

Monte Carlo

By

Mrs. H. de Vere Stacpoole

"A very clever story, humour is impressed upon every page; she is light, bright, and trenchant, and, furthermore, deals with life as it is and not with the glamour of idealism. Every incident gives real enjoyment to the reader, and the whole story is of the kind which will live in the memory."—
Daily Telegraph.

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London, 1913 A Novel
By Margaret de Vere Stacpoole

Author of "Monte Carlo" :: :: :: :: :: :: :: ::



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CHAPTER I

IT was ten o'clock, and Phyl Musgrave was arming for conquest.

The thing was a creation of Madame Modiste's: it was the fiftieth of an inch too tight in the waist, possessed half a hundred fastenings and had reduced the maid of the flat to a condition half-way between imbecility and tears.

Granville Mansions, where the Musgraves, father and daughter, had rented a flat some months ago on their arrival from South Africa, is situated south of the Strand, north of the river and a gunshot away from the Houses of Parliament. It is a nest of clubs and flats, with a substratum of restaurants, drawing-rooms, and smoking-rooms. It contains a barber's shop, a district messenger office, a manicurist's parlour and a post-office.

Living in Granville Mansions, you have no bother over servants. You are at home, yet you never have cold mutton for dinner. No cook ever gives impudence in Granville Mansions to anyone

except maybe, the manager, and the servants are so accommodating, with a view to the future, that you will never want for help in the fastening of a dress, if you have no maid of your own—as in the case of Phyl Musgrave.

Phyl, however, had a power over ordinary mortals quite outside and beyond her power to tip, or benefit, or even charm with her personal appearance, which was charming enough.

It was the power of personality—the rarest gift on earth in a girl of eighteen. Even people who detested red hair of any description—and Phyl's hair was a glorious bronze—even that large section of women who are natural enemies to all women but scraggy women, one-eyed women, ugly women and antiquities, even misogynists were attracted more or less by Phyl.

Phyl was very pretty indeed, and in this connection, have you ever noticed how your very pretty girl sometimes begins to fade from your very first moment of acquaintance with her? She doesn't wash: the soft soap and rubbing of acquaintanceship takes all fictitious colour from her and the pattern of a dull or unlovable soul is left on your hands.

Phyl did not fade like this. On the contrary, acquaintanceship brought out all sorts of pleasant lights and colours in her mind and character: warmth and *nuances*. Born eighteen years ago, at Krugersdorp, she had lived all her life in South Africa, sometimes at Durban, where Musgrave had

a house, sometimes at one of his farms—he had large landed interests south of Harrisburg—always apart from the stress and rough-and-tumble of South African society, living her own life, devouring books, repelled by the glitter and money-lust of the most money-lustful society in the world, and never happier than when on the veldt.

She could shoot like a Boer, and there were few horses that she could not ride. She was absolutely without fear, yet without any of the animal stupidity which is generally the accompaniment of this very over-rated defect.

The last hook fastened, she looked at herself in the long glass, took her fan and gloves from the dressing-table and came down the corridor to the sitting-room, where her father was waiting for her.

It was New Year's Eve. They had been invited to a supper-party at the "Cosmopolitan," and as they were not due to arrive there till a quarter to eleven, they had still half-an-hour to wait before starting.

"Well," said the girl, as she entered, "how do I look?"

Musgrave, who was seated at the centre table, going over some papers and accounts, glanced up.

He was a thin, nervous-looking man of fifty-five or so, with a grizzled, pointed beard and a brilliant and lively eye. By nature a cheery and vivacious pessimist, he would tell you in the most cheerful manner in the world that the British

Empire was going to the dogs, that Germany was *the* country of the present, and that even Germany must go under in the very near future, before the onrush of the yellow man. He had prophesied before the Boer War broke out that there never would be a Boer War, for that England was too decadent to fight, and only six months ago he had sold all his South African possessions, with the exception of one small farm, Junker's Kraal by name, urged to the act by heavy thunder-clouds which his pessimistic eye discovered on the South African horizon. He had brought all his money to England to invest—but not in English securities. He had a mortal fear of being robbed—or trepanned into bad investments, which is pretty much the same thing.

"Beautiful," said Musgrave. He spoke in a far-away manner and Phyl laughed, leaned over him with her hand resting on his shoulder, and looked at the papers.

"Oh! Accounts!" said she.

"Yes. I've been totting up what we've got. I always like to start the New Year knowing where I am."

"And where are you?"

"On the right side of thirty thousand. It's not bad, but it might be better. What worries me is Junker's Kraal."

"And what has poor old Junker's Kraal done to worry you?" asked Phyl, glancing at herself in the glass over the mantel.

"It has done nothing, but I wish I were rid of it. I want to get all my money out of South Africa. It's on the go-down; you'll never make a Briton of a Boer, and you'll never make a Boer of a Briton."

"I hope not," said Phyl devoutly.

"The consequence is," went on Musgrave, unheeding this pious ejaculation, "you have two elements that won't mix, and you'll never make a compound of them. Now, when war comes, as it will come between England and Germany, what will happen?"

"We'll beat the Germans," promptly put in the girl.

The reply almost put Musgrave in a temper.

"Will we? That's the point. If we don't, then Heaven help the English in South Africa! No, I'm going to have no more of my eggs in that basket, and I wish I'd taken that offer for Junker's Kraal."

"It was only three thousand pounds," said Phyl.

"Well, all the same, I wish the three thousand were in my pocket."

"I'm sorry—It was I that stopped you. I loved the old place so, and I've never been so happy anywhere as there. Besides, I feel it's lucky, somehow."

"What do you mean?"

"I don't know. I have feelings about places. Some places seem lucky and some don't. It's

just the same with people. Do you remember Kremler?"

Kremler was an agent who had robbed Musgrave of several thousands—a Polish Jew with a passion for diamonds, an oily manner, side-whiskers and a black heart.

Phyl, warned by the instinct that women have for wolves, never liked Kremler. Musgrave, on the contrary, trusted him.

"I don't see what Kremler has to do with the business," said he. "I kept the place because you wished it, and there's an end of the matter." He began to put up his papers.

Phyl, knowing the futility of argument with her father, sat down in one of the easy chairs by the fireplace.

It was Archdale, the great financier, who had taken the table at the "Cosmopolitan" and invited them to supper. Phyl had never met Archdale, but she fancied that she could imagine him, and she yawned at the phantom that her fancy pictured.

Since coming to London she had been bored and depressed by the society into which she had been taken by her father.

Musgrave, the youngest son of the youngest son of a good old family, had lived so long in South Africa that he was entirely out of touch with home. There were scarcely any Musgraves of his branch of the family left, and the few that remained lived out of London at Worthing, in

the Isle of Wight, and so forth, ascending to London as seals rise to breathe, and breathing mostly the air of theatres, respectable, moderate second-class hotels, where everything is inclusive even the gloom, and, occasionally, of A.B.C. bun-shops.

The Musgraves were considerable people in their different localities, some of them rising to the dignity of "carriage folk," but London knew them not. Several of them had been presented at court, but London knew them not, and the taxis that took them up at Victoria or Waterloo drove them nowhere as far as London was concerned. Modern, democratic London recognizes nothing that does not come under the head of Birth, Brains or Brute Wealth, and as the Musgraves had no brains and moderate wealth, their bit of birth, which did not raise them above the circles of the upper middle-classes, was useless.

Phyl's father was therefore driven to seek for society amidst the diamond colony, and Phyl was driven to wonder how people who made their wealth out of so much brilliancy, could be so dull. At the Mocases—frankly, Moses—and the Levingtons—pure-blooded Levy's—at the Mosenthalls, at the Woods and the Leafs and the Greens, in the Cromwell Road and Bayswater, she found herself surrounded by the soporific element that is found in crude wealth.

They were excellent and amiable people, but they were all people who had realized their dreams

and who had no enthusiasms, and their houses were sarcophagi to the fresh soul of Phyl and their banquets funeral baked-meats washed down with champagne.

Now, some twenty years ago, Musgrave had, at a good deal of personal risk, saved a man's life from an ostrich. Musgrave was not so well off in those days. He had only one farm, an ostrich-farm situated near Cape Town, and the man—Archdale by name—was in the process of being trampled to death by the bird when Providence and Musgrave interfered.

Archdale, now a great figure in London, meeting Musgrave by chance in the City, had not forgotten the incident, renewed the acquaintance with enthusiasm, and promised his advice in any speculations or investments enjoyed by his old-time saviour.

The invitation for to-night had come from Mrs. Archdale.

"Anyhow," finished Musgrave, as he put away the papers in his desk, "there's no great harm done. I can always sell it, though I doubt if it will ever get as good a price.—What's the time?"

"Time to be going," said Phyl, rising from her chair and putting on her fur cloak, which the maid had brought in.

She left the room, followed by her father.

CHAPTER II

THE porter whistled up a taxi for them and they got in—Musgrave not happily: his pessimistic soul was always conjuring up taxi smashes that never came off and visions of himself lying bleeding in a London hospital.

The night was brilliant and cold and windless. London seemed to have cleaned herself up for this last night of the old year, and had you seen her from a balloon you would have wondered at the magnificence of her jewellery. The Strand was crowded with people and the roadway blocked with the cars and taxis of people being set down at the "Cecil" and "Savoy." All the big hotels were *en fête*, and the "Cosmopolitan" was not behind her sisters.

Archdale had the tickets, and he had written asking them to meet him in the entrance-hall at a quarter to eleven sharp. It was now only twenty to eleven, but at the first sight of the vast crowd thronging the place, Musgrave began to give up

all hopes of ever meeting the Archdale party in such a throng.

"We had better stay near the door," said Phyl. "There's only one entrance, and we *must* meet them if they come at all. Let's stay here and watch the people. This is really the best part of the business."

The lights and the confusion and the general air of festivity cheered the girl up. She loved watching people, and here was a feast of forms and faces to satisfy the most omnivorous eye. All London was here and half America. All London, with the exception of Berkeley Square. The London that moves the world, and deals, and trades, and writes, and paints. The London whose noise is heard in Timbuctoo, whose agents are roaming Kamschatka, whose books are read in the Australian bush, and whose morals are refused by the Hottentots.

Phyl watched fat women entering, wrapped in furs and escorted by stout, well-preserved men with commanding noses; pretty girls, clean-shaven barristers, prosperous writers, journalists, actors and actresses; men from New York and men from the Gold Coast; a gentleman from Chicago in a white evening waistcoat and a black tie; Polodori, the restaurant-keeper from Soho; Kauffmann, the cigarette merchant; their wives and daughters. The "Cosmopolitan" welcomed them all at two guineas a head—free champagne included.

It was Democracy with a vengeance and in an evening coat.

"Ah! here he comes," said Musgrave at last.

A big, burly man, black-bearded and rubicund of face, had just entered, escorting a lady in a marvellous ermine cloak. It was Archdale and his wife. Musgrave introduced his daughter, and it seemed to Phyl that she had never seen anyone before quite like Archdale. He seemed the very focus of good-humour and power—or, rather, Force. He created confidence in the mind of the beholder and the very recollection of him was an antidote to panic. When widows and clergymen rushed with their savings to invest in the Wild Catamount Exploration Company or the Battersca Building Trust, they were in reality investing in Archdale. They knew he was a safe man.

"I'm looking for the rest of my party," said Archdale, casting his eyes about. "Ah! there's Chatterton, and Mrs. Trentham. Hullo, Worthington, I was looking for you. Now we only want Miss Floyd and Mrs. Woolgrave—and there they are, just come in."

He introduced the Musgraves to the others. To Chatterton, a plain, clean-shaven, pleasant-looking creature of perhaps twenty-five; to Mrs. Trentham and Mrs. Woolgrave, charming-looking young girls; to Miss Floyd, a stout woman of fifty; and to Mr. Worthington.

Worthington was a nut; on either cheek he wore

what seemed the ghost of a lamb cutlet materialized in chicken down—whiskerettes.

Having collected his party, Archdale led them through the barrier, giving up his tickets to the grey plush-coated attendant, just as one gives up tickets at a railway-station, and Phyl noticed that the ticket-collector scrutinized the party and counted heads with most particular care. He looked an individual without any illusions about anything at all, and certainly not about the guests of the "Cosmopolitan," though those same guests were, in fact, London, and not ragged London, but rich London, respectable London, virtuous London that pays for preachers and police-courts, and sends bands of missionaries to convert the heathen.

They gave up their coats and cloaks and, led by Archdale, made their way through the supper rooms to their appointed table. There were two thousand people in the "Cosmopolitan" that night, come to greet the New Year, and half of them were already seated at the tables with which the vast rooms were filled. Every table, decorated with flowers and sparkling with crystal, had its burden of champagne bottles; the walls were decorated with flags, English and American; the noise and hubbub were terrific, and the band was playing Hitchy-Koo.

Archdale's table was in the furthest room, and, mercifully, the furthest removed from the band. It was a round table, and they took their seats,

Musgrave on the left of Mrs. Archdale, and Phyl sandwiched between Mr. Chatterton and Miss Floyd.

"Thank goodness!" said Chatterton, as the band ceased for a moment. "Now we can hear ourselves talk, and think without thinking in rag-time."

"What is rag-time?" asked Phyl.

"That noise they were making just now. But, I say, aren't you rather fortunate?"

"How?"

"Not to know what rag-time means."

"I don't know anything about anything," said Phyl. "I have only just come from South Africa. Of course, I have read in the papers about it, and heard people talk of it, but I don't know what it is."

"Well, rag-time is the soul of the Present day set to music by niggers, and just at present it's the White Man's Burden. No, really, I don't know myself what it is. It's a lot of things besides music. D'you see that woman at the next table, with the bulbous face? That's rag-time. It's the spirit of the moment. It's the bursting into song of all things vulgar and most things vile. How d'you like London?"

"I don't know," said Phyl.

The talkative one finished his soup and refused champagne, and Phyl noticed that, whereas the women at the table all took wine, Archdale, Chatterton and Worthington clung to Apollinaris.

Chatterton could scarcely make out the girl on his left, who didn't know whether she liked London or not. She had a most charming profile, and the colour of her hair fascinated him. He was a journalist, semi-attached to the *Daily Post*, and what he didn't know about London would have been scarcely worth knowing. Phyl, however, struck him as a new thing and worth inquiring into. Chatterton was rather a curious character. Had he chosen to put his neck into the collar, he might at the present moment have been making a very good income indeed. As it was, he was mainly a free-lance. He had a tremendous reputation for laziness and was reputed to be writing a book. It was also said that he possessed considerable private means, and it was a known fact that he was a very lovable character, always ready to help and do a good turn, and with just enough acidity to give him piquancy.

As a matter of fact, so far from being lazy, he was burning with suppressed energy, and only waiting for his chance to spring at it and seize it; so far from having large private resources, he had an income of two hundred a year, which, with the three hundred or so earned in journalism, made five.

Now, five hundred a year is quite a respectable income for a young man, unmarried and with no encumbrances; yet Chatterton was generally hard up. His income had this great drawback: the major portion of it came to him not as a fixed salary, but intermittently. He had also expensive

tastes that were not intermittent. He was the most ill-balanced man in London as far as worldly and private affairs were concerned—all his ballast was in his writing. He had a marvellously cool head and pen, and an uncanny knowledge of men and judgment of affairs. The great coal strike did not alarm him into prophecies of a Labour revolution, nor the Balkan War into babblings about Armageddon. He disbelieved in England's decadence, and the Yellow Peril, and the Socialist Peril, and the Suffragette Peril left him unmoved.

With a pen in his hand and attending to his work, he had the wisdom of a man of seventy; idling, he was as irresponsible as a boy of fifteen.

"Tell me," he said. "You are new to London. What strikes you most about the place?"

"The taxi-cabs," said Phyl.

"And after those?"

"After those—the—the young men with whiskers. I have counted seven here to-night. Why do they wear whiskers?"

"Ah, that's a question. Frank Richardson saw the thing coming. He raved like Cassandra, and everyone laughed. He foamed at the mouth, stormed and then fell dumb. Then the whiskers came. Arnold Bennett had been growing them in secret all the time."

"I have read his books. Does he wear whiskers?"

"No, but he grows them on other folk. Have you seen *Milestones*?"

"Don't ask me that question again," said Phyl. "I have not met a single person at table since I have been in London who hasn't asked me: 'Have you seen *Milestones*? Have you seen *Milestones*?' "

The band breaking into "O you beautiful doll" drowned Chatterton's reply, and Phyl became aware that Miss Floyd on her left was making attempts to be civil to her.

The noise of the place had been steadily growing and was rapidly degenerating into uproar. Boys were carrying round sacks filled with crackers, and in the terrific hurly-burly you could hear the crackling of crackers and the popping of champagne-corks crossing the singing of "Auld Lang Syne" from some of the tables. Phyl thought that she heard Miss Floyd asking her had she seen *Milestones*, and shouted in reply that she hadn't, hadn't been able to get in—when a smack on the cheek turned her attention to other matters. A crystalized greengage flung in a moment of expansion by a woman at the next table in the direction of a man at the table beyond had struck her on the cheek and left it burning; no one noticed. Chatterton was leaning over the table, trying to shout something to Archdale, and Musgrave, taking a cracker from the heap that had been cast on the table was holding it across for her to pull.

And still the noise grew. It only wanted three minutes to twelve now, and the near approach to the fatal moment seemed to have driven some of

the guests frantic. It was as though all the folly of town had centred here in a great abscess, and that the abscess was about to burst. Men were standing on some of the tables, their feet among the dessert; dishes were upset, bottles broken. Phyl found herself rising from the table with the others and clasping hands with them, and then, as though all the asses in London, driven into one great herd, had broken into one great bray, "Auld Lang Syne" broke out:

"Should auld acquaintance be forgot?" sang the party, most of whom had never met before.

Phyl sang with the others, carried away by the noise and tumult. Then, when the heavy strokes of an imitation Big Ben had cleared the air, and the New Year had taken his seat at each table in silence and unseen, she found that the supper business was over, and everyone was drifting towards the door.

"There's a dance downstairs," said Chatterton. "There's a ripping floor, they say. Do you dance?"

"No," replied Phyl. "I mean, scarcely at all, but I'd like to see the dancing." She was looking round for her father, but he had vanished in the moving crowd. Archdale was nowhere to be seen, Worthington, Miss Floyd, herself and Chatterton were the only members of the party in the vicinity of the table.

"Well, come on, then," said Chatterton.

"Looking for your father? Oh, he's sure to be somewhere. We'll find him downstairs, most likely. If you will take my arm, I'll pilot you along; we can watch the people dancing if you don't care to dance yourself; and you're sure to meet your father somewhere on the way."

Nearly everyone wore a cracker-born head-dress. Phyl had a cap of Liberty perched on the side of her head, Chatterton an Admiral's cocked-hat, made of black paper, that gave him an indescribable mountebank look, and all these coloured head-dresses gave a touch of fancy-dress and colour which added immensely to the festivity that floated in the air amidst the wreaths of cigar-smoke.

As they passed slowly down the stairs to the floor beneath, Phyl heard a voice rising from below, monotonous as the voice of a parrot:

"No smoking in the ball-room, please. No smoking in the ball-room, please."

It came from an hotel-servant stationed at the ball-room door beside a huge bowl into which all cigars and cigarettes had to be cast by their unwilling possessors.

"Now we're all right," said Chatterton, as they managed to obtain two chairs on a raised dais. "You can see everyone from here."

They could.

The huge ball-room packed and lined with people lay at their feet, a more wonderful spectacle to the philosophical mind than any purely spectacular vision viewed by any mind in any age of History.

For this was the world at play. France was here as well as England, Chicago as well as Jerusalem, China as well as Peru, Japan no less than China, India, too; all forming that strange mixture London, with Africa looking on in the person of the girl from the Veldt.

The main fact about the human physiognomy as presented in a London crowd seemed to Phyl's critical eye, distortion. The majority of the faces seemed to her like fruit that had been badly packed, or packed too closely. The fruit was good enough, no doubt, but it had been damaged by handling—or mutual pressure in the too narrow box—civilization.

But she was not thinking of the faces; since leaving the supper-table a feeling had been growing upon her, one of those vague, uncomfortable feelings which the French have summarized in the word *malaise*. It had been born perhaps of the general noise and confusion and the atmosphere of riot; it had been increased by her separation from her father, and now, as she sat watching the dancers and the crowd, dazed by the band and the chatter and the laughter, and astonished at the contortions of some of the couples that whirled by in the maze of the dance, this feeling rose to the point of vague dislike and dread of her surroundings.

When quite a tiny child, Phyl had gone through a strange experience unknown to her father and almost unknown to herself. A Kaffir nurse had taken her to a corroboree, one of the secret

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festivals like the Bamboula of the Senegal natives, where the Kaffirs assemble to dance and when the dancers seem led by Satan.

The child had been frightened. Whilst comprehending nothing, she had comprehended all: the gestures, the contortions, the wildness, and *diablerie*—all had been understood by her in the understanding of Fear.

She had been afraid.

And now as she sat here in the ball-room of the "Cosmopolitan," the noise and the laughter, the rag-time of the band, the dance and the antics of some of the dancers all seemed vaguely akin to something that had once disturbed her soul in times almost beyond memory.

For half an hour or so she sat chatting to her companion, her eyes wandering in search of her father, but Musgrave was nowhere to be seen, nor Archdale.

Then she rose up.

"Are you going?" asked Chatterton.

"Yes. Father has vanished, and I must try and find him. If he is not in the corridor or the central hall, I will go home. We always arrange if we lose each other in London not to worry hunting, but to go home and meet there. I can get a taxi."

Chatterton piloted her through the crowd. Musgrave was not in the corridors nor the central hall—at least he was not visible—and Phyl, having looked about vainly for him, got her cloak from

the cloak-room. When she came out of the cloak-room Chatterton, who had fetched his hat and overcoat, was waiting for her.

"Do you live far off?" he asked.

"Only at Granville Mansions," replied Phyl.
"I'd walk only I have no hat."

"Hat!" said the other. "That doesn't matter. Everyone does it. The last of my relatives I saw was my respected aunt, the other evening, getting out of an omnibus in full evening rig-out and hoofing it along the Strand to the Shaftesbury. It saves money and it's good for the hair.—Shall we walk?"

"Very well," said Phyl; "I don't mind. It will ruin my shoes, but anything is better than sitting in a taxi alone."

They passed through the courtyard and into the Strand.

The disgorging of the "Cosmopolitan" had drawn a crowd. Rags and tatters had assembled to watch Respectability pass by and wish it a happy New Year in return for coppers.

"Poor things!" said Phyl. "It always makes me ashamed of myself when I see people like that. I had no idea at all that life was so terrible till I came to London. Do you remember asking me at supper what struck me most in London—and what was it I said?"

"Whiskers."

"Yes—but I was only joking. What really struck me most was the poor people. In the Strand

here, and in the City, and up in Bayswater—it's just the same. Do London people realize what they are living amongst, or are they so used to it all that they have grown blind ? ”

“ They are colour-blind,” said Chatterton. “ If you live in London long enough, you'll get the same. Everything turns to the colour of London, sordid grey shot with gold. One accepts everything here that's nasty. The Embankment hits civilization in the face every night, and civilization accepts the smack and says, ‘ It's London. ’ I suppose everything is new to you, and that's why it impresses you so. How long are you staying in England ? ”

“ I don't know,” said Phyl. “ When we got here first, a few months ago, I wanted to go right back. We got here in a fog. Right from the Canary Islands we seemed to be leaving the sun behind us, and when we got into Waterloo station, all filled with fog and the gas-lamps burning in the middle of the day, I thought that was the natural end of our journey and London was always like that. But ever since, the place seems to have grown on me, and I don't feel as if I wanted to go back to Africa now.”

Chatterton laughed.

“ That's London all over ; once it catches you it puts its stamp on you, and then you are done for. You never can escape. You are a Londoner. I say—if you are going to make your home here, I wish you'd let me ask some of my people to call—

t wouldn't bore you. That aunt I was telling you about is quite a good sort. She's a bit eccentric at times, but she's amusing enough. May I?"

"Yes, certainly," replied Phyl. "I'll be delighted."

"And I'll come myself if I may?"

"Of course."

They had reached Granville Mansions. They said good-bye, and Phyl entered, to be received by the hall-porter with the news that her father had been telephoning from the "Cosmopolitan" to inquire had she returned. Half an hour later he arrived, and it was three o'clock before Phyl retired to her room.

As she tossed on her bed, unable to sleep, the whole picture of the evening passed before her mind; the crowd, the supper, the ball, and from all this and seeming the incarnation of it all, arose one face, the face of a man she had scarcely spoken to—Archdale.

That powerful face turned to jollity and wearing a mask of laughter seemed to sum up everything she had seen: the riot, and laughter, and ostentation, and wealth of the "Cosmopolitan," no less than the rags and tatters of the poor wretches waiting in the street.

CHAPTER III

CHATTERTON, having left the girl, lit a cigarette and strolled homewards. He had chambers in Clifford's Inn and, late though it was, he walked there through the Strand, almost deserted now save for the police, the carriages and taxis taking people home from the hotels, and a few Scotch souls drifting westward from the vicinity of St. Paul's.

He passed across the courtyard of the Inn to No. 18, and went up the creaky staircase to his rooms.

In the sitting-room he lit the lamp, closed the door and sat down in the arm-chair by the fireplace to examine the letters that had come for him by the last post.

Clifford's Inn belongs to the dead and mouldy past. "Next beyond this church is Clifford's Inn, sometime belonging to Robert Clifford by gift of Edward II," says Stowe in his survey of London, written in 1598.

The house fell into the King's hands, but was returned to the Cliffords, says Stowe, "and is now let to the said Students for four pounds by the year." The fogs of three hundred years have left their mark on Clifford's Inn, the fogs and the lawyers; the place is full of ghosts and dreams and fancies.

Chatterton's letters, being mostly in the nature of bills, did not keep him long, and having examined them and lit a cigarette he sat for a few moments before turning in, smoking before the fireless hearth and thinking of the evening's doings. Just as the vision of Archdale dominated the scene in the memory of Phyl, so did Phyl in the memory of Chatterton. Whilst she had attracted and held him all the evening, he had not recognized till parting from her the full and deep impression she had made on his not very impressionable nature, and now, as he sat alone, with no company save the ghosts of dead lawyers and the rats behind the panelling, this impression, far from fading, deepened and extended its hold.

What was it about the girl that made her different from the thousand and one girls he had met and the girls he was continually meeting? Was it a question of looks?

No, he had met women more beautiful than Phyl, who, whilst stirring his admiration, had left him quite indifferent. Was it a question of mind? She had said nothing especial, shown no indication of possessing a mind distinctive from the minds of

the numerous women he was always meeting. It was just herself, some magical and vital property that prevented her image from fading.

He was not in love with her. That solid substratum of his brain which gave his writings value was not to be pierced or shaken by love at first sight. The ambitions beneath his irresponsible exterior were too powerful and fixed to render up any of their energy at so light a call. No, he was just held to sit by the fireplace and think pleasantly of her whilst he finished a cigarette. Having finished it, he went to bed.

Next morning when he awoke he had quite forgotten Phyl. He had forgotten her, in fact, before going to sleep, the plan for a big article on a political question having occurred to him, born of a word dropped at the club on the previous afternoon, by O'Grady, the chief Whip of the Irish party.

Chatterton belonged to the Opposition. The revolutionary haste and wild dreams of the extreme Radicals repelled him almost as much as the lethargy and senile decadence of the Unionists under Balfour, the great dilettante; lethargy, which it seemed to him they had not shaken off even under Bonar Law the substitute. He presented the common phenomenon now-a-days of a Tory who is at heart a Liberal, who craves for reform and vivid political life, yet has to toe the line to the humming and hawing of his leaders and the apathy of his fellows. A hare in a tortoise-shell, in fact.

So it came about that he was tolerant to the extremists and had many friends among the thoughtful ones whom he pounded in the big reviews.

One of these came in when he was sitting at breakfast. A knock came to the door, and he opened it to admit Scrooby of the *Plain Dealer*, a small weekly Socialist paper, violent and abusive, fed and read by faddists and failures, and looked upon not admiringly by some of the leading lights of the Socialist party:

Scrooby was a failure and terrible example of how not to get on in the world.

He had come to London from the North, an honest and fairly whole-souled young man, poor, well educated by that excellent educator, self, and with brain-power enough to have raised him to any position in the field he had chosen. He had the instinct for news and the relative importance of events, and their appreciation by the public, which makes a great journalist.

Have you ever thought what journalism really is? It is the selling of news and opinions, but the news is the most important. This golden stuff is lying about everywhere in the streets, in the public places and the assemblies.

Your news editor sends his men out to hunt for it; it comes pouring in, and he has to sift it just as the rag-picker sifts a rubbish heap. His eye must tell the value of the items exposed and whether the public will appreciate them.

Scrooby had this heaven-born gift, but he had also opinions, and the opinions had been bent by a warp in his vision. The window-pane through which he viewed the world was not of the best plate-glass. Hard work in a newspaper office does not make a man love the world for its own sake, and in the case of Scrooby the general sordidness of London life by dirtying his window-pane increased the effect of distortion due to the original warp in the glass, till the Dukes and Lords, and Plutocrats and Bankers and leaders of commerce, ugly enough to begin with, goodness knows, became monstrous figures not to be reduced to their natural proportions at any price, even the price of working along with them at a fixed Socialistic salary of so many shillings a week, with a Jaeger state uniform thrown in.

All this would not have mattered much if he had not put his warped opinions into practice by being honestly detestable to his superiors. He fell from being News Editor of the *Morning Star* till, by slow degrees, he became Editor of the *Plain Dealer*, with a quite decent income and a considerable name in certain circles of thought. He fell because he had been on the road to great things.

The man who might have become a world power became the engineer of a crank windmill that only turned when the east wind blew. Chatterton liked him because he was honest and frightfully alive, with the life of a fanatic.

"Hullo, Scrooby," said he. "Come in and have some breakfast."

"I breakfasted an hour and a half ago," said Scrooby, "at Hampstead, the only place in all this city where God's wind blows. I came in to ask you if that article of yours in yesterday's Bi-weekly was intended to be personal to me. It's New Year's day, and I want to start the New Year knowing who are my friends and who are my enemies, that's all."

"My dear fellow," said Chatterton, "I have never written a personal paragraph in my life. If I had meant to hit at you, I would have sent you the proofs for revision."

Scrooby looked at him for a moment.

He was a cadaverous man, with deep-set, intelligent eyes, with something at once thoughtful and pitiless in their expression. One could fancy him "Citizen Scrooby," with a tri-colour sash round his waist, ordering the heads of aristocrats to be struck off.

"I believe you," said he. "It is pleasant to find at least one honest man, even if he belongs to the army of darkness."

Chatterton exploded.

"What I like about you chaps is your cheek," said he. "One could fancy that you Radicals and Socialists had made a corner in probity. Now, look here, Scrooby, human nature is the same everywhere. Radicals, Socialists and Conservatives are all human beings, and there's not

a pin to choose between them. You're a rotten bad lot—so are we."

"I'm glad you admit the fact," said Scrooby.

"Only," went on Chatterton, "we don't pose—that's the difference."

"What do you mean by posing?"

"Posing as world reformers—and the worst posers are your crowd. You know in your heart there's scarcely a Socialist living who wouldn't be promptly kicked out of his ideal 'State' if he were by some mischance to make it. You are all as full of ambition as an egg is full of meat; your ambition is to be the makers of a new State—don't tell me. I know human nature too well, and the value of altruism as a world force—and the first thing you'd do as Socialists would be to found some other 'ism'."

Scrooby, as though sublimely indifferent to the words of the other, was looking at the morning paper, which was lying on the breakfast-table.

Then he said: "I can't speak for others. I only know that I do my own bit, and that I place my heel on the monsters of the world when I can." He dropped the paper. "I cannot destroy all the oppressors, but I can destroy some of them." He rose up and paced the floor. "And I am going to destroy at least one. It will be a good beginning for the New Year."

He put his hand in his breast-pocket and produced a bundle of papers tied round with a piece of narrow tape.

"There is something for you to look at," said he, throwing the bundle on the table before Chatterton. "Just glance at those papers and tell me what you think of them, and what the man whom they concern will think of them, when I disclose them in the *Plain Dealer*."

Chatterton undid the string and began glancing at the papers. At first he was not interested, but no sooner had he cast his eyes over the first of them than his attention became chained.

Scrooby walked up and down the room, glancing now and then at his companion. His face was flushed, and his fingers strayed to his collar-band, as though it were too tight for him.

"Well," he burst out at last, as though no longer able to contain himself, "what do you think of them, eh? What do you think?"

"You are surely not going to publish this?" said Chatterton, placing the bundle of papers on the table and lifting his eyes towards the other.

"I am."

"But this will mean absolute destruction to the man you are attacking."

"It will."

"But, surely——"

"Well, what are you going to say? Go on; say it. You are going to say to me: Surely you are not such a beast as to go and destroy another man who has done you no harm."

"Yes," said Chatterton, "that is about it."

"Well, I am. I am a wolf when I am fronting

the wolves of the world. I am without mercy, I am pitiless."

"But this man is not a wolf. Think calmly of what you are saying. A greasy speculator would be a better term, a company promoter."

"Who has ruined thousands and thousands, and will ruin more. He has never done me any harm! Do you even know his relationship to me? He is my father."

"Your father!" cried Chatterton. "But your name is——"

"Yes, but I am illegitimate, disowned, cast off. That is my story. Now you have it."

"Ah!" said Chatterton. "*That's* it!"

Scrooby looked at him for a moment.

"That is *not* it," said he. "This is no matter of private spite. My relationship to him enabled me to get the papers, but I am not using them against him because of that relationship, but because of his relationship to the world. I am using them to draw his teeth, the wolves' teeth that devour the fortunes of the simple-minded and the defenceless, widows and children, orphans, small investors who have slaved and toiled for a competency to keep them in their old age, old clerks, simple-minded clergymen, unmarried women defenceless—Heavens! when I think of these ruined and betrayed and impoverished—when I think of the State—that allows such a man to live unhanged—when I think—when I think——"

Scrooby had been walking up and down during

this speech, his face was flushed, his eyes injected, his manner, his speech and his movements betraying his extraordinary state of excitement. Suddenly he paused, clasped his head with both hands, reeled, and fell upon the floor as a man falls who has been shot.

Chatterton sprang from the table too late to catch him.

Then, kneeling beside the prostrate man, he tried to undo his collar.

Scrooby was breathing heavily, his eyes, wide open, were staring and fixed, and his lips covered with foam. Having loosed the unfortunate man's collar, Chatterton rushed to the door and called for help. There were several people on the stairs; a messenger was sent for the nearest doctor, and whilst he was being fetched Chatterton and the others did what they could.

But the case from the first was hopeless, and when the doctor arrived the stricken man had ceased to breathe.

"He had ruptured a blood-vessel on the brain," said the doctor. "Was he a friend of yours?"

"Yes," said Chatterton. "He was a well-known journalist. Scrooby, the editor of the *Plain Dealer*. I daresay you know the name."

"Yes, I know the name," replied the other. He turned to the constable who had been summoned, and ordered the police ambulance to be fetched. When the body had been removed, Chatterton, who had been notified by the constable

that his attendance would be required at the inquest, closed his door and, filling a pipe with a rather shaky hand, lit it and sat down by the fireplace.

The whole thing was horrible. It was as though Death had stalked Scrooby, stolen behind him and stricken him down with a sudden savage blow. No sermon on the mutability of things could have had so deep an effect on the mind, and Chatterton, brooding on the scene he had just witnessed, was turning from it to the thought of the inquest and all the bother to him it would involve, when his eye caught sight of the papers upon the table.

He sprang to his feet and stood for a moment gazing at them. Then he picked them up gingerly, as one picks up something unclean.

Holding them for a moment in his hands and glancing at them as if to verify the fact of their existence, he put them down again on the table and turned to the window.

What was he to do with them ?

They were Scrooby's property. They were Scrooby's property, even though they were, as a matter of fact, nothing less than an infernal machine that, if placed and fired, would blow another man's reputation to pieces.

Ought he to hand them to the dead man's executors ? That was the question which suddenly fronted him full-face, demanding an answer.

Certainly he ought, if he viewed them simply as a piece of property ; viewing them as a lethal

weapon, deadly to another should they fall into unscrupulous hands, the answer was by no means so certain.

Who were Scrooby's executors? The man had no wife or family, and Chatterton knew quite enough about the staff of the *Plain Dealer* to leave him in little doubt as to the danger of letting documents like these fall into their claws.

It did not take him five minutes to decide that the only course before him was to retain these papers that Fate had suddenly cast on his breakfast-table between the marmalade-pot and the dish with half a haddock in it.

Then came the question: "Shall I destroy them?"

He hung for a moment irresolute. The temptation was great, yet something held him back from the act. Evil though the things were, Scrooby's hand seemed still to touch them, as though guarding them: to burn them was impossible with that presence still in the room.

In the corner of the fireplace stood a very efficient John Tann's safe, warranted burglar- and fire-proof. Chatterton used it chiefly for keeping valuable borrowed manuscripts and books in. He took the bundle of papers from the table, tied them together, placed them in the safe, and locked the door on them.

Then he went out.

CHAPTER IV

HE was turning into Fleet Street when a woman almost ran into his arms.

He knew her at once. She was Miss Jennings, Scrooby's chief henchwoman on the *Plain Dealer*.

She was dressed in green with a dyed cat-skin boa and a hat trimmed with the same fur. She was pale and thin and eager-looking, a Fabian and a Free-thinker, with sand-coloured hair always rebellious and wisping in knots.

Chatterton had met her only twice in Newspaperland, but he knew her quite well, with that insight of his which rarely led him astray.

He frankly disliked her, both for herself and her opinions.

"Ah, Mr. Chatterton!" cried Miss Jennings. "Oh, Mr. Chatterton, I have just seen him! They telephoned the news to the office. It is all over London by this, all over the world. He told me this morning when he left me he was going to you, and now they tell me that it hap-

pened at your chambers. Oh, Mr. Chatterton, how did it happen?"

"I don't know," said Chatterton. "He fell down in a fit all of a sudden. We did what we could for him, but it was useless. I am very sorry, for he was an able man and an honest one, I believe, though our views were widely different."

Miss Jennings did not reply to this. She seemed trying to swallow down the recollection of Scrooby before it could rise to her lachrymal glands; her eyes were fixed on Chatterton's necktie, as though she were minutely examining the texture of the poplin of which it was composed.

Then they suddenly rose to his.

"Did he say anything about a certain subject?"

"What subject?" asked Chatterton.

"Oh, you know," said Miss Jennings. "He told me he was going to tell you about it."

"I know nothing of what you mean," said Chatterton. "He said nothing to me on any subject of importance."

It was a lie, and the instant he had said the words he regretted them. She knew he had lied, and he knew she knew.

There was a horrible fidelity about this woman: a fidelity to her cranks and crazes and fads that made her at once clear-sighted where they were concerned, and dangerous.

"Oh, he said nothing? Well, I must be going. Good-day."

She hurried off, and Chatterton walked on,

feeling disturbed in his mind and confounding Scrooby and all his crew. He felt danger and trouble ahead for himself. If that woman knew of the existence of the papers, and if they were not found (as they would not be) on Scrooby's person or in his desk, Miss Jennings would scent where they were. Amongst her other features was a nose that always seemed sniffing and feeling the air. The recollection of it gave him a shiver.

He hailed a taxi.

When in doubt over some mundane matter, he generally took a taxi and drove to his aunt's. She was a stout and extraordinarily plain little woman, married to Spindler, the great broker of Copthall Court.

They lived in Berkeley Square, in a house to whose door-sides still clung the linkman's torch-extinguisher; and she was in when he arrived, and washing her dogs in the bathroom, with a towel round her waist.

She sent down for her nephew to come up, and he found her on a chair, just finishing off a toy Yorkshire, whilst two more of the same breed and an Aberdeen sat on the floor, waiting their turn.

"A happy New Year," said Chatterton.

"The same to you," replied his aunt. "You see what I'm at."

"I thought Wilson did the dogs."

"Yes, and she nearly did for Billikins, the last time she touched him. Never again. Have you come to luncheon?"

"No. I've come to talk to you. May I light a cigarette?—I come to ask your advice. You knew that man, Scrooby, the editor fellow. He's dead."

"Oh—that man! He's the man that put George in those articles about Fur-coated Financiers—poor old George, who has an absolute horror of overcoats, and has st nearly killed me with his fresh-air cranks——"

"I know. But he died in my rooms this morning." He went on to tell of the occurrence, and told everything. Maria Spindler was a woman who could be trusted.

"Well," said she, when he had finished, turning the completed terrier off her lap and taking up the next in order, "you may have done right and you may have done wrong—it's a very hard thing to say what course you ought to have taken. You have saddled yourself with a responsibility, and you have saved a man from being attacked and ruined by these wretches. The question is, is he worth saving? He's a scoundrel—I know all about him—but he is such a clever scoundrel that the law has never been able to touch him." Then suddenly, and as if inspired by some new thought, "Keep those papers."

"I am glad you think I did right," said her nephew.

"I don't say you did right, but now that you have acted as you have done, keep those papers. Do you know, James, it may be that I am getting

a foolish old woman, but it seems to me sometimes that there is some queer thing in the shape of a Providence working over us. I know it's antiquated and all that, but I have seen a good deal of life, and the more I see of it, the more I seem to see a Destiny that shapes our ends. I'm the Destiny that's washing these dogs—Stay still, Kinkums—and wh^{wa}nows what Destiny is washing us and combing h^umanity and looking for fleas? Well, have you any more news about yourself?"

"No. Everything is just the same."

"What *you* want," said Mrs. Spindler, holding the terrier under the spray, "is a wife."

"And what on earth would I do with a wife?"

"It's not what you'd do with a wife, it's what a wife would do with you. She'd make you. For goodness' sake, don't you know any nice girl with a little money and some brains of her own? That's what you want."

"All the girls with money I know have no brains, and all the girls with brains have no money. Besides, I don't want to marry money and brains. The only girl I ever met with money that a man would care to marry I met last night." Chatterton yawned. He had quite forgotten Phyl up to this. "She's a South African millionairess."

"Oh, no, thank you," said Mrs. Spindler. "No South African millionairesses in our family, please."

"Her name is Spitzkopff, and she has dark, woolly hair and lovely black eyes and the manners——"

"Of a Kaffir. I know her!"

Chatterton began to laugh. "I was only joking. Her name is Phyl Musgrave, and she has red hair, and she's a gentlewoman all right."

"And a millionairess?"

"So I was given to understand."

"When did you meet her?"

"At the 'Cosmopolitan' last night. She missed her father, and I walked home with her."

"Where does she live?"

"They have a flat at Granville Mansions."

"Is there any family?"

"No; she told me she was an only child."

"And a millionairess! That means she possibly may have a couple of thousand a year, and probably a couple of hundred. That is quite enough, if she is sensible and taking."

"What do you mean by 'taking'?"

"I mean a lot. When men talk of a clever woman, they always mean a taking woman. That is a woman who has the art of making men shine. Haven't you ever noticed what a dull thing a man is alone and without a woman to stir up his mind and conversation? She needn't be a bit clever in politics or anything else, but if she is 'quick' and pretty, she will make the dullest politician, or poet, or writer shine. She's the tinfoil behind the imitation diamond. Did Miss What's-her-name make you feel like that?"

"Like what?"

"Shiny."

Chatterton smiled. "Upon my word, I think she did," said he. "I know what you mean. Some women make you feel as though you had taken half a glass of champagne, and others make you feel as if you had just swallowed a badly-made plumduff."

"The clever women do that," said Mrs. Spindler, putting down Kinkums and taking up his brother Tomkins. "The women who take double-firsts and Natural Science degrees—all that sort of thing kills intuitive sense and tact. Well, if this girl is all that you say, why don't you marry her?"

"Marry her! Good heavens, I've only seen her once—and I don't want to marry her."

"That proves more than ever that she is just the girl for you. I know you, James; with all your foolery and fecklessness, you have a lot of hard common-sense at the back of you, and that is what makes me nervous about you."

"Good heavens! Why should hard common-sense make you nervous?"

"Because it is just the 'hard common-sensical man who makes a fool of himself about women. Your born fool has too many natural protectors in his weaknesses and love of pleasure and so on to allow him to sacrifice himself for love—you are just the sort of man that blights his career by marrying a Putney milliner or a foreign countess, or a woman with a provincial accent, or a country doctor's widow—I know you. Can I see this girl?"

Chatterton laughed.

"Why, I believe I told her I would ask you to call on her."

"Oh, oh!" said Mrs. Spindler. "It has gone as far as that!"

"It hasn't gone as far as anything. I just said it without thinking. They are new to London, she and her father, and seem a bit lonely."

"Well, I will call upon her. But one thing I forgot to ask you—Is the father presentable?"

"Eminently."

"Very well. I will call, and I will take you with me. I will call for you to-morrow at your place and I will drive you there; then we'll ask them to dinner."

"Look here, Aunt," said the young man, "I wish to goodness you wouldn't."

"Call on her?"

"No; make plans about me. You know very well I am not a marrying person, and never will be."

"We'll see about that later on," said Mrs. Spindler. "Enough for the day is the evil thereof. Now you are staying to luncheon."

"No," he said; "I never take luncheon nowadays—only an apple and a bar of chocolate, or something like that. Besides, Scrooby would have taken my appetite away with him if I had one." He kissed her on the forehead, and went off down the stairs, humming "Hitchy-Koo."

His aunt was a priceless possession to him. She was a bosom friend, a confidante, a clever adviser,

a woman absolutely without snobbery or meanness or littleness in her nature, a woman who never wasted a penny, yet gave thousands to charity, who knew everyone, yet cared not a button for social fetishes, who went in an omnibus when she chose and would have attended bargain sales had not her common-sense warned her against those swindles on femininity.

All the same, Chatterton wished that this good companion of his had left his matrimonial future out of the sphere of her mental activities.

To be told to take a wife because it was good for him, as though a wife were a pill or black draught, was not the way to induce this rather complex individual to approach the altar of matrimony.

It had already rather set him against Phyl. Love is a terribly shy person and prone to take offence, and to be commanded by an elderly lady washing her dogs to approach and make a target of her nephew's heart was quite enough in all conscience to send him off in a huff. It was doubtful if he would ever come back.

CHAPTER V

NEXT day Phyl was dressing preparatory to going out on a delightful shopping expedition. She had chosen Harrods for her happy hunting-ground, and was in the act of putting on her hat when the maid appeared with a card.

"Mrs. W. P. Worthington," read Phyl. "'The Green House, Tite Street.' Bother!"

She held the card between her fingers for a moment, her dreams of Harrods vanishing into thin air.

"I said you were in, miss, and she is in the sitting-room," said the maid.

"All right," said Phyl, taking off her hat; "I will come."

Archdale had been talking about the Musgraves. He had told everyone at the supper-table that Musgrave was a South African millionaire. It was not in the best taste. But taste and Archdale were not inseparable.

Worthington—he of the lamb cutlet whiskers

and son of Mrs. W. P. Worthington—had seen with his own eyes that Phyl was fair; he had Archdale's word that she was gilded, and he had been making efforts all the evening to get "acquaint" with her, efforts that did not succeed beyond the pulling of a cracker across the table, said cracker containing a fool's-cap which he had to put on, and which fitted him perfectly.

He had got the Musgraves' address from Archdale, and this visit of his mother's was the result.

The Worthingtons were very well-to-do people. Worthington senior was member for Eastminster, a Radical with one eye on the House of Lords. For the last four years, ever since his election in fact, he had been saving up the necessary hundred thousand pounds to buy a title.

When the Asquith Government had proposed to turn half the riff-raff of London into Lords, the hopes of the Worthingtons had risen high.

The dishonour would be forgotten in a few years, as most things are forgotten in London, and the flood-tide of obloquy and shame would sink, leaving the Worthingtons and Unworthingtons alive and playing on the beach, with coronets on their heads.

But the tide of fortune never rose to fall in that delightful fashion.

When Phyl entered the room, she found an elegantly-dressed woman seated in an arm-chair and a boy of seven or so languidly turning over the books on the centre table.

The boy had long bare legs. He looked as though he had been upholstered in Liberty, and his wide collar and long hair did not detract from the general femininity of his appearance.

Mrs. Worthington made Phyl quite at home in a moment. She was a charming woman, her only fault being a slight affectation of voice and manner.

"Come here, Panty," said Mrs. Worthington, "and be introduced to Miss Musgrave. We call him Panty. It's short for Peter Pan. We hope he will *never* grow up. Don't we, Panty?"

Panty blushed as though for the foolishness of his mother; but in reality from shyness.

Phyl laughed. She thought that the words were spoken in jest.

"Why, he seems growing very fast," said she, looking at his legs. "How old are you, Panty?"

Panty looked at his feet and smiled feebly.

"That's a secret between himself and the flowers," said Mrs. Worthington. "There is no such thing as age where Panty lives, is there, Panty?"

Panty seemed searching in his child's heart, or what was left of it, to find some answer to this nonsense. He looked as though very little would upset him into tears.

"Don't you think London must be very trying to children?" said Phyl hurriedly. "All the streets and houses and things. The country seems made for children; it seems to me."

"We always take Panty to the country in the summer," replied the other lady. "In winter he has the Gardens. You know Kensington Gardens?"

Phyl did. She had been once there, and had carried away the impression of a gloomy prison where trees convicted of uncleanness were serving their term unashamed of the soot clinging to them, and deaf to the horrid roar of traffic that would, one might fancy, cast gloom even on the minds of Mr. Barrie's delightful and happy creations.

"Doesn't he find it dull?"

"Oh, no; he is never dull."

Phyl looked at this Liberty-clad child, wondering vaguely what was wrong with him. She felt a wild impulse to seize him and touzle him.

"I don't know much about London," she said. "You see, I have lived all my life nearly on the Veldt"—she pronounced it "felt"—"except during the war."

"You were in Africa during the war? How interesting! I was President of the Chelsea Brother-Boer fund, and Vice-president of the Camp-followers."

Phyl, with a recollection of the English female camp-followers of the British army, said nothing. She felt instinctively that the Boer War was an unsafe subject, and was seeking to turn the conversation when the door opened, and Mrs. Spindler and James Chatterton were shown in.

Tea followed almost immediately and shortly after Mrs. Worthington departed.

"My dear Miss Musgrave," said Mrs. Spindler, when the door had been closed on the departing guest, "that lady is my—obnoxion."

"Aunt Jane," said Chatterton, "if you are going to start on Mrs. Worthington I will give Miss Musgrave distinct warning that there are some subjects upon which you are not to be trusted. You are like the old gentleman who was perfectly sane on everything except pumpkins. The sight of a pumpkin drove him frantic."

"And my brother-Boer drives me frantic," replied his aunt. "It's not herself but her type. London is full of her, men and women too. Slop and sentiment and want of decent patriotism, that's what they feed on, and they haven't a moral amongst them."

"Aunt—aunt!"

"I'm speaking the truth. They are the disease of England, and the disease is growing worse every day. They squeal if a nigger in Timbuctoo is scratched, yet they lift up their hands in horror if flogging is proposed for a ruffian that beats an Englishwoman or is cruel to an English child; they condone everything, even women who disgrace their sex by dancing classical dances—Classical dances, indeed!—but they will not condone straight dealing and patriotism. They call themselves This, and they call themselves That; but they aren't—they are a new race that has

sprung up like a cancer, for want of religion, I believe. Humanitarians!—Yes, they call themselves Humanitarians, but they never part with their money. They talk of the poor—but they never part with their money. They carry their hearts on their sleeves, but they carry their purses in their pockets, and there is no truth in them.”

“Aunt!”

“Yes, I know. Look at Brother-Boer’s husband supporting that bill in Parliament the other day, dead against what he said two years ago, and giving his own tongue the lie. If my husband were to act like that on the Stock Exchange, he’d be had up before the committee. But he’s not a Humanitarian—just an honest business man of the old sort—and I tell you this, Miss Musgrave, that the only morality left in England that is worth the name is commercial morality, and even that is being sapped by the Archdales and the——”

“A-u-n-t!” said Chatterton.

Mrs. Spindler laughed.

“There! I have finished. And now, dear, tell me, how do you like London?”

“It fascinates me frightfully—the more I see of it,” said Phyl. “As for liking it, I don’t know.”

“That’s the most sensible description of it I have ever heard.”

“I think Miss Musgrave must be sick of the question,” said Chatterton. “It was almost the

first question I asked her when we met the other night. I have never asked you"—turning to Phyl—"if you got upstairs all right."

"Quite, thanks, and I found that father had been telephoning wildly from the 'Cosmopolitan' to know if I had returned. I am sorry he is out; he is with Mr. Archdale."

"Oh!" said Mrs. Spindler. "He is a friend of Mr. Archdale's?"

"Yes," cut in Chatterton, "whom you've been libelling."

"Oh, I've libelled him just the same to his face," said the lady. "I told him only the other day that all financiers were scoundrels. And how long has your father known Mr. Archdale, my dear?"

"Ages," said Phyl. "Father saved him from being trampled to death by an ostrich on one of his farms—that was a great many years ago. They have often written to one another, and when we came to London some months ago, Mr. Archdale found us out, and he has been very kind."

"Well, my dear, you must excuse anything I said, but we all talk of one another in London quite frankly—at least, I do—and I hope we'll have many another talk together on pleasanter topics. You and your father must come and see us in Berkeley Square. Come to lunch with us informally. I will drop you a note to-night, when I see if I can be free to-morrow; if not, Friday. Do you think you could come Friday?"

"Yes, I think we are free on Friday," said Phyl.

They were just shaking hands when the door burst open, and Musgrave appeared, backed by Archdale and a stranger.

The stranger was a pronounced Hebrew. He seemed to have come right off the stage, after acting the part of Banker in some Yiddish performance. He was very well-dressed, and his name, as Phyl was to learn shortly, was Salamans.

Phyl introduced her father to Mrs. Spindler—Chatterton he already knew—and Mrs. Spindler, having recognized Archdale, left the room, followed by Chatterton. The Spindler car was standing at the door of the Mansions. Into this they got, and as they started, Chatterton said:

"Well, what do you think of Miss Musgrave?"

"She's charming, a dear girl. But, my dear James, she will never do for you."

"Why, what's the matter with her?" asked Chatterton. He was just as far as ever from being in love with Phyl, or even thinking of matrimony, still, this sudden pronouncement of his aunt's, which seemed to cast disparagement on the girl, caused resentment to raise its head.

"For one thing, she is not a girl that I think would succeed in London society——"

"Good God!" said Chatterton. "Why, she's out and away beyond any of those——"

"For another thing," said his aunt, "she seems too cold and indifferent. I noticed she scarcely

spoke to you, and that her eyes did not light up when she saw her father. But, however that may be, I am thinking of something else. Archdale is a friend of her father's?"

"Yes," said Chatterton, "it was at Archdale's table at the 'Cosmopolitan' I met them."

"Well, if that girl's father could be warned, he ought to be warned."

"How?"

"I don't know how. But he ought to be warned."

"Warned of what?"

"Did you not see the man with Archdale?"

"The Jew?"

"Yes, the Jew."

"I did. What of him?"

"That was Salamans."

"And who on earth is Salamans?"

"I forgot," said Mrs. Spindler. "You don't know as much of the city world as you do of the West End. Well, Salamans is Archdale's chief tool. *You very rarely see them together.* George says that they pretend scarcely to know each other, and that they meet in disguise—that, of course, is nonsense, but what isn't nonsense is the fact that when they *are* seen together, they mean mischief. Some plunder or swindle is in the air when those two are joined together in unholy matrimony."

"That girl's father should never have saved that scamp from the ostrich, but he did——" she

grumbled to herself for a moment, looking out of the window as they passed along the south side of Trafalgar Square.

"Why, what an inhuman person you are becoming!" said her nephew. "You'll be advocating murder next. Well, I'll warn Masgrave if I can, but you must admit it's a rather hard thing to go to a man and warn him of the character of the man who introduced us."

"Well, I can't help that," said Mrs. Spindler. "You can do it or leave it undone."

The car stopped at Berkeley Square and they got out.

"Shall I come to luncheon with you when the Musgraves come?" asked Chatterton.

"No," replied the lady. "I won't have room that day. But you can come some other day."

He rapped at the door for her, kissed her, and when she had entered and the door was closed, walked off in the direction of Piccadilly.

He felt disturbed; less, perhaps, disturbed than irritated. Something indiscoverable was troubling his mind, just as an invisible fragment of grit sometimes troubles the human eye.

He walked to his club and glanced at the evening papers, but the latest news about the Balkan War, the doings of the Marconi people and the relations between Austria and Russia failed to interest or amuse him. The grit was still there. He dined alone and grumbled at the cooking.

The coffee was vile.

He lit a cigar in the smoking-room and sat down to write some letters.

It was not till, pen in hand and a white sheet of paper before him, that the real cause of all his discomfort appeared before him, just as though some invisible hand had written on the sheet of note-paper the words "cold and indifferent." Yes, Mrs. Spindler was right. Phyl was both cold and indifferent, and she had scarcely spoken to him; she had treated him as though he had been an absolute stranger just introduced. Surely she might have remembered their pleasant time together on New Year's Eve. He sat biting his pen and reviewing Phyl and her conduct that day, from their first words to the parting hand-shake.

As a matter of fact, Phyl had been perfectly natural, and had treated him just as any girl would treat any young man under the circumstances. Besides, why should he care, even if she had been cold and indifferent? She was nothing to him. He was nothing to her. He did not ask himself this question. He dipped his pen in the ink-pot and began a letter to a friend in Paris, wrote half-a-dozen lines, put the thing aside, took another sheet of note-paper, and wrote:

"DEAR MISS MUSGRAVE,

"Will you and your father come to tea with me to-morrow at the Wilderness Club in Dover Street, at five o'clock? It is a mixed club, that is to say, it has men and women members,

and I expect a friend of mine, Mrs. Arthur Forbes, who is most deeply interested in South Africa, and who will never forgive me if I let this opportunity slip of making you mutually known.

"In great haste,

"Yours very sincerely,

"JAMES CHATTERTON."

He put this in an envelope, addressed it and sent it by district messenger to Granville Mansions.

"It's absolutely necessary to warn her about Archdale," said he to himself. "Bother Aunt Jane! She's always managing somehow to put something on my shoulders."

Then he wrote a note to Mrs. Arthur Forbes, posted it, and strolled up to the Empire to have a look at *Everybody's Doing it*.

* * * * *

"Well, Jane," said George Spindler as he sat at dinner opposite to his wife that evening. "What have you been doing with yourself all day?"

"I?" said Mrs. Spindler. "I've been interviewing a most charming girl, and I'm going to make James marry her."

CHAPTER VI

THE SALE OF JUNKER'S KRAAL

WHEN Mrs. Spindler and her nephew left the room, Musgrave introduced Phyl to Mr. Salamans. Phyl rang for more tea and, whilst she was serving it, she found herself engaged in a *tête-à-tête* conversation with the Hebrew gentleman, Archdale and Musgrave being engaged in examination of some old photographs of the Rand mines and Johannesburg in the early days, when Johannesburg was a straggly street set on either side with tin houses.

"Wilderness of a place, London," said Mr. Salamans. "No sugar, thank you. My doctor forbids it; it's rheumatism in the right knee, can't get rid of it, got it in Central America. Ever been in Central America? Grand place. Thank you, I'll have a sandwich. You seem comfortably fixed here."

"Yes," said Phyl. "We are comfortable here."

"Everyone seems living in flats now," said the other. "London is quite changed in the last

twenty years. Property has depreciated a lot. Why, I could tell you of houses rented at two hundred a year, and now if you got forty you'd be lucky. Motor-cars take folk out of town. Folk live out at Gerrard's Cross and places like that; rents fifty to eighty and a garden where you can grow your own flowers, and such like, and play golf. Do you play golf?"

"No," said Phyl.

"Well, you wouldn't believe what a golf course does for property. It's a craze, of course, but there you are, it's like rinks; but rinks pull property down. People can't stand the noise, not to speak of the band. Now, if a man could only think of some game or foolishness people could play on skating rinks, there's a future for him, for there's ever so many rinks lying idle. People have got tired of skating. Do rinks still pay in South Africa?"

"I don't know."

"I expect they have gone just the same as here. I'm going out there myself soon."

"To South Africa?"

"Yes, this will be my third visit. I've got a little property there, and I must look after it; some near Durban and some near Cape Town. I never trust agents beyond a certain point; it's not fair to the agent and it's not fair to yourself. Between you and me, I haven't much faith in property agents."

"Neither have I," said Phyl.

"That shows wisdom. They are human beings when all's said and done, and human beings have their weaknesses. Very weak things are human beings, as I've found to my cost; but I allow for them, being a human being myself."

Phyl had begun by violently disliking Mr. Salamans, but some magic in him had turned that feeling aside. She almost felt an interest in him now. He was absolutely frank in his commonness, and seemed somewhat kindly and honest.

"We are all human beings," said she, "and we have all got our weaknesses, I suppose; but when weakness amounts to failure in a trust, I must say I have very little sympathy with it."

"There you've got it," said the other, as though Phyl had suddenly discovered some object of value for which they had both been searching. "It puts one's back up at once when one trusts a man and finds he's been playing blind hooky with one's interests. Yes, it does that, there's no gainsaying it. *Ingratitude* is what puts one's back up."

Musgrave was putting the photographs away and Phyl rose and made her excuses. Then she left the room, and Musgrave produced cigars and whisky and soda.

Archdale took his seat in an armchair, stretched out his long legs comfortably, lit his cigar and blew smoke rings at the ceiling.

"No whisky for me, thanks," said Salamans. "Just a drop of soda to wash my mouth. And

now about this bit of property. Have you a map of it?"

"Yes, I've got the map all right," said Musgrave, turning to his desk and opening it.

"You seem set on sticking your money in Africa," said Archdale, "and, of course, I can't stop you; though, if you'd heard all I've been saying about Africa to Musgrave, perhaps you wouldn't be so keen. Oh, I beg your pardon," he broke off, "I'm spoiling your deal, Musgrave, if you have land to sell—besides, I may be wrong."

"I don't know whether you are wrong or right," said Phyl's father. "I'm not particularly anxious to sell. It's my best bit of African land and my daughter has a fondness for it. If I do sell, it's because I do not want to go back to Africa, and I feel this bit of land will drag me back if I keep it. You know the old saying, 'if you leave anything behind you in a house where you visit you are sure to go back there.'"

"That is only superstition," said Archdale.

"Maybe," replied the other, as he unrolled the map and placed it on the table for Salamans' inspection. It was a map of Junker's Kraal, and as Salamans pored over it, his face grew flushed. Perhaps it was the stooping that brought the blood to his head, and caused him to mop his forehead every now and then.

Archdale, reclining in the armchair, watched him from the corner of his eye critically, and some-

times one might have fancied, judging from a slight movement, with impatience.

"Yes, the map agrees with what you said," remarked Salamans, tracing along it with his finger. "Here's the farm-house—hum, well, it seems a tidyish place. How long has it been in your hands?"

"A matter of fifteen years," said Musgrave, helping himself to a whisky and soda, "and I won it at cards."

"At cards!" said Salamans.

Even Archdale looked surprised, and it took a good deal to make him show astonishment. As a matter of fact, though he was an intimate friend of Musgrave's, he had hitherto only seen the surface of Musgrave. That this highly respectable, nervous, and eminently quiet person should have ever played at cards for large amounts was a fact that carried with it a little shock. However, we get shocks sometimes in the unfolding of the characters of our friends, and sometimes even of our relations.

"You are not joking?" said Archdale.

"Oh, dear no," said Musgrave. "Why should I be joking? It was fifteen years ago, and it was the end of a long business between myself and a man named Cartwright."

"What do you mean?" said Archdale.

"I mean, that I fought a sort of duel with him that lasted fifteen years—a business duel, you might call it—and I won. I'm fifty-five, and I

landed in South Africa when I was twenty-five. That's thirty years ago. Cartwright was a fellow passenger with me on the way out, and he won all my money from me by a trick, so that I landed with only a few shillings in my pocket. It's one of the things, you know, you can't forgive a man for.

"However, I had good introductions, and began well in Cape Town. So did he. But in five years—somehow or another he'd failed. You see, I borrowed money and started in the same business as he did; and I somehow got most of his clients. He wasn't a straight man. He left Cape Town broke, and went I don't know where; but he prospered a lot, and then I found some five years later he was in Durban. I was rather sick of Cape Town, and I had a good partner. We determined to start a branch at Durban. I went there, and we did well. I was there nine years—nearly ten, and I got a lot of Cartwright's bills on my hands towards the end of the time. You see, he had never run straight, and though he had seemed to be prospering, a lot of it was all on the outside.

"Then the day came when it was time to crush him out, and I sent for him and I said to him: 'What are you going to do about all these bills?' It was the first time I had spoken to him for fifteen years.

"He said, 'If you call in that money, I am ruined.'

"'Well,' I said to him, 'that seems to me so.'

"Then he began to talk about mercy and all that, and I said to him, 'I'm not a hard man. I've been after you steadily for fifteen years, but I will give you a chance. You have a bit of property, Junker's Kraal; it's worth very little, for there is a mortgage on it; but it's yours, and I want everything you've got or nothing. Just the same as you did in my case fifteen years ago on board the *Asia*. Have you forgotten how to play *écarté*?' "

"'No,' said he.

"'Well,' I said. 'I'll play you for the title deeds of Junker's Kraal. If you win, you can keep Junker's Kraal and I will return you all these bills. If you lose, I take the title deeds and keep the bills. The thing is absurd, for I am risking thousands for almost nothing.' "

"'And how do I know,' said he, 'that, if I win, you will return the bills and not treat the thing as a gambling debt?'

"'You have my word,' said I, 'and that I have never broken in my life; and you have my word now that, if you win, you will be free of debt, and if I win I will show you no consideration at all. That's the chance I am gambling for. I believe in Providence, and I leave Providence to settle this quarrel between you and me.'

"'Quarrel!' said he. 'I have no quarrel with you.'

"'But I have with you,' said I to him. 'Well, are you agreed?'

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"He thought for a moment, and then he fell in with the business. I went over and paid the mortgage off, and the title deeds were placed on the table with the bonds, and John Kane of the Edinburgh Stores came in as mutual friend and umpire, and we played and I won.

"And I locked deeds and bills up in my safe, and Kane went out to get a drink, and what do you think that scoundrel, Cartwright, did?"

"Can't think," said Archdale.

"Began to beg me to let him off."

"And did you?"

"No, I did not."

"And what did Cartwright do, then?"

"Went home, and a few days afterwards he committed suicide."

Archdale, for the first time in many years, felt goose-flesh. The nervous, quiet Musgrave tipped the ash off his cigarette, and Salamans, glossy and sleek, leaning on the table, took a sip from the glass half filled with soda-water that was beside him.

"Well," said Salamans, breaking the silence, "that's a queer story. It gives an added interest to the property; but how am I to know if I buy it that I won't find Cartwright's ghost in possession, hey? Ought to take something off for that."

"There aren't any ghosts," said Musgrave.

"Well, ghosts or not, I'll buy it—there. I'm a man that quickly makes up his mind, and I'm set on a good bit of South African land. Wheat

from the Italian dry belt would grow well there, and what you tell me about the coal prospects in the north-east corner interests me. But it will take a lot of money to develop it. However—three thousand, you said ? ”

“ Three thousand,” replied Musgrave.

“ Then give me a pen and I will do the deed,” said Salamans.

Archdale took a fountain pen from his pocket ; then, as though remembering himself, and noticing that his movement had been unobserved, he put it back again, and Musgrave, going to the writing-table, brought pen and ink.

Salamans produced a cheque-book.

“ What are you going to do with that ? ” asked Musgrave.

“ Write you a cheque here and now,” replied the other briskly.

“ But you have not got the title deeds. Oh, no, put that away or send it to my solicitor, who has the title deeds.”

“ I have perfect confidence in your word,” said Salamans, “ and I would like to clinch the bargain.”

“ It doesn’t want any clinching,” replied Musgrave. “ If I give my word that you shall have the property at the price you name, the thing is done and ended. I never go back on my word.”

“ Very well, then,” said Salamans, putting the cheque-book back in his pocket ; “ but when may I have the title deeds ? ”

“ You can have them to-morrow at twelve.

Come to my solicitor's office—here's his name and address. I'll be there to see the last of Junker's Kraal."

He rolled up the plan and put it in a drawer, and after talking a little longer, Archdale and Salamans departed.

CHAPTER VII

THE AGENT OF VAN MEERS

IT was now half-past six, and Musgrave, taking another cigarette, poured himself out a weak whisky-and-soda. He was a very nervous man, and London wrought on his nerves. The streets bothered him with fears of taxi-cabs and motor-omnibus accidents, to say nothing of the roar of traffic. Just now, however, he forgot his nerves and everything else in the feeling of relaxation due to the departure of the others, and the feeling of relief due to the fact that he had got rid of his last bit of property in Africa at a good price.

It was a fair bargain. Junker's Kraal was worth three thousand, probably, and more if the coal indications were followed up; but that would mean an enormous outlay, or the getting together of a syndicate—besides, he shrewdly guessed that, from the samples, the coal was not of a highly profitable nature, and the haulage to the nearest railway, to say nothing of the railway freights, would make havoc of the profits.

He was sitting smoking when Phyl reappeared. She was dressed for the evening, and as she entered Musgrave eyed her contentedly. He was proud of Phyl, and his pride was not baseless.

"I heard them go," she said. "What a time they were—and the funny little Mr. Salamans, did he talk to *you* about property? He talked of nothing else to me."

"He did," said Musgrave. "Phyl, I have sold the old farm."

"Junker's Kraal?"

"Yes."

"Oh, father!"

"I've got a good price for it, and I feel free in my mind; and I'll buy you something to-morrow. What would you like?"

Phyl kissed him. The sale of the old place hurt her, as though it were the sale of some living thing she had treasured; but she did not let him see the hurt.

"A diamond brooch?" said Musgrave, holding her close beside him, "or—or— Well, you can choose for yourself. I'll give you a couple of hundred, and you can buy whatever you choose."

Phyl kissed him again.

"Who did you sell it to?" she asked.

"Salamans."

"That little man! Well, I suppose it's done, and can't be undone. How much did you get for it?"

"Three thousand. Of course, I haven't got the money yet. I won't till to-morrow. I have really only promised to sell it."

"Then, it's *not* sold."

"Yes, because I have passed my word."

"I see," said Phyl.

She rose up with a little sigh, and taking a flower from a vase, began to fasten it in her dress, standing in front of the mirror.

As she was thus engaged, the sound of the telephone bell came from the next room. Musgrave rose up and went to the telephone.

"Is that you—Mr. Musgrave? Ah! I'm Hendrickson. Can I have an interview? No, not to-morrow. It's urgent. To-night—nine; very well, I will come over after dinner. It's extremely urgent—will tell you about it when we meet. Thanks."

Musgrave rang off and returned to Phyl.

"Hendrickson is coming here at nine. Wonder what on earth he can want. Says he must see me."

"Hendrickson?" said Phyl.

"Van Meers' agent; at least, one of their chief men. You met him when he came here first."

"Oh, yes, I remember him," said Phyl. She did not take much interest in Hendrickson or his business. She sat down to glance at *Punch*, whilst Musgrave went off to dress.

They dined in the restaurant.

One of the many advantages of Granville

Mansions is, that you have practically two sets of rooms. You can dine in the dining-room; you can withdraw into your own particular drawing-room, or have your friends in some corner of the public reception-room.

Phyl had made friends with a pleasant, elderly woman, whose flat adjoined the Musgraves'; and she was talking to her when the servant came to announce that Hendrickson had arrived and was upstairs.

Musgrave hurried to the lift, and, in a minute, he had reached his flat.

Hendrickson, in evening dress covered with a light overcoat, was seated, glancing over some memoranda he had made upon the back of an envelope.

He was a stout, very pleasant-looking, clean-shaved man of fifty. A masterful man, yet cheerful and kindly, with the stamp of prosperity writ large upon him.

"Ah," said Hendrickson, "there you are——"

They shook hands. "You will excuse my intruding on you at this hour—as a matter of fact, I have sacrificed the theatre. The first night of *Orpheus*, too—so you see it's real business I have come about. Now, see here, my dear fellow, I have had a cable from my people."

"Van Meers?" said Musgrave.

"Yes, Van Meers." Hendrickson put his hand in the breast pocket of his overcoat.

"Ah, I left it behind—but that does not matter,

it's in my head. You know that, within certain limits, I have very large discretionary powers. I've come to see you about some property which I believe you hold in South Africa."

"I have got rid of my property."

"Not all," said Hendrickson. "I am advised that you still hold some land, a farm. What is the name?—ah, yes, Junker's Kraal."

"How do Van Meers know that?"

"Van Meers know everything, at least about African property. They have bought the land alongside yours—and they want yours."

"They want mine?"

"Yes."

"Will you not take a cigarette?" said Musgrave, suddenly remembering his remissness as a host.

"Thanks." Hendrickson helped himself, so did Musgrave.

"They want your farm, and they asked me to see you about it. Will you sell?"

"Why do they want my farm?" asked Musgrave.

"Well, now you are asking me more than I can tell you. I'm simply empowered to buy it."

"I was offered three thousand to-day for it."

"Well, I will give you a better bid—four thousand."

"Thank you, but it is impossible. Junker's Kraal is sold."

Musgrave was deeply surprised at the alteration

in Hendrickson's manner at this piece of news. He started back in his chair as though he had received a blow. His face grew mottled, and the hand holding the cigarette shook.

"Sold—since when?"

"A few hours ago. The title deeds and money have not changed hands; but my word has passed to sell."

"Then it's not sold," cried Hendrickson. "They can't keep you to it."

"Did you not hear me say I had given my word?"

"Yes, yes, my dear man; but you did not know of the Van Meers' cable. That makes all the difference."

"Excuse me," said Musgrave, "but it does not make the very slightest difference. It is not a question of my keeping my word. It is only the fact that I cannot break my word. It is something in my constitution. In all my life, I have never done it; not because I am what people call a moral man, but to break my word—well, you might as well ask me to be in two places at once. It is a law of my nature. It has been the law of all my business life, and all my private life, and it will be the law of them till I die."

"Musgrave," said the other, "we are two business men. I am a servant of Van Meers, and I have no other thought but for their interests. I offered you four thousand for this land simply because I am in honour bound to get it for them

as cheaply as I can. There is no friendship in business. Well, I tell you frankly, Van Meers must have that land, and I have discretionary powers to offer you what you please for it—there.”

It was now Musgrave's turn to exhibit an alteration in his appearance. His lips twitched slightly. A great white light suddenly illumined the question for him.

Van Meers was offering him his own terms!

He raised his eyes to Hendrickson's.

Hendrickson's voice had a crack in it as he spoke.

“See here, I am giving all my secrets away. I can bid for that land up to two hundred and fifty thousand.”

Musgrave rose up and paced the floor.

“Two hundred and fifty thousand—a quarter of a million down.”

Musgrave turned to the other.

“If Van Meers are offering that, of course it means that the chap who has rented it now has struck diamonds somewhere on it, and they have got wind of it.”

“Blue clay,” said Hendrickson. “Yes, I suppose it amounts to that. Who is your tenant?”

“A man called Jonsson. His tenancy is up this month. No, *he* can't have struck diamonds, or he'd be after the thing himself. There were some land survey people over the property some time ago. It's probably one of them, or maybe some farm-hand, who knows the look of soil and

has given information. Well, my only chance is to buy back from the man Salamans, to whom I have sold the place."

"You mean, promised to sell."

"It is the same thing. I must see him early to-morrow morning, and say I have changed my mind and would like to buy back."

"If you *will* stick to a bargain that's only still in the air, I suppose that's the only thing you can do."

"I must tell you," said Musgrave, "that great amounts of money do not move me. I have enough to live comfortably on, and even the amount I have gives me a very great deal of worry in investing. I have over thirty thousand. I could have been a millionaire twice over if I had stooped to several things in Africa that ordinary men would stoop to and make no bones over; but I have always held my personal honour as the only thing I really care about—with the exception of my daughter. I think, without boasting, that if you go anywhere in Africa where I am known, you will find that every man who has ever known me would hand me any amount of money in his power to hand, simply on my word to repay. I have spent thirty years as a business man there, and that is the result."

"That is so," said Hendrickson. "Your reputation came here before you, and I myself would do the same."

"Well, you see," said Musgrave, "that is, in

my opinion, a much better thing than mere money. It is not my virtue, it is simply my constitution. It is not all a virtue, I think, either, for I am afraid I am a very hard man just on account of this quality. It is a kind of rigidity of mind. Anyhow, caring as little as I do for gross masses of money, I am not going to violate my nature by breaking my word to Salamans, though I am quite prepared to try and buy back from him what I have sold him."

Hendrickson nodded.

Musgrave was a new experience to him; and the strange thing was that his admiration for this man, who, rather than break his given word, was prepared to lose a quarter of a million of money, was mixed with a vague grue, a shiver of the mind.

He seemed to glimpse beyond the kindly and nervous exterior of this middle-aged gentleman a nature extraordinary for probity but awfully and absolutely pitiless.

"You will see him first thing in the morning?" said he.

"As early as ever I can. Will you not have another cigarette?"

"No, thanks; I must be going."

"A whisky-and-soda?"

"No, thanks. I'm practically a teetotaler these days."

Musgrave accompanied the other to the lift. Then he came back to the sitting-room. What

vexed him most was the bad luck which had brought him in connection with Salamans.

When he had said to Hendrickson that gross masses of money had little attraction for him, he spoke the truth. The engineering of a big fortune casts many responsibilities on the mind; his own tastes were absolutely simple; he could have lived on a pound a week without feeling the curb of thwarted desire.

Peace was his main ambition and rest for his nerves. All the same, that quarter of a million that was in his hand and that he could not hold disturbed his mind more deeply than it had been disturbed for fifteen years.

Could Salamans have had wind of the matter? No. He had met Salamans by accident at Archdale's office. Archdale had introduced them. Archdale, of course, could have had nothing to do with the business. If Archdale had suspected that the property was valuable, he would have warned him, Musgrave, for had he not saved Archdale's life?

He had implicit confidence in Archdale's friendship and good faith.

The question of Africa and property in Africa had turned up quite naturally as he and Archdale and Salamans had been talking together in Archdale's office. He had spoken of the farm, and Salamans, who had been saying that he wanted something safe in the way of African land, had pricked up his ears.

No, it was all chance. Bad luck, in other words.

"Well," said he to himself, "I will go to Archdale's office first thing to-morrow, and get in touch with Salamans. Archdale will help me." Then he lit another cigarette, and went downstairs to find Phyl.

CHAPTER VIII

NEXT morning at breakfast, Phyl approached her father on the subject of the invitation which she had received from Chatterton.

"Tea at the Wilderness Club at half-past four," said Phyl. "Can you come?"

"I don't know yet," said Musgrave. "I have important business to do this morning, and I don't know how long it will keep me. Where is the place?"

"Dover Street."

"I suppose that's somewhere near. Well, I'll tell you. Leave it open, and if I can I will. I may be back to luncheon here, and I mayn't; anyhow I'll do my best to call for you here at four. What are you going to do with yourself this morning?"

"I'm going shopping."

He remembered his promise of the night before to buy her something in return for the sale of Junker's Kraal, but in view of the tremendous business before him he did not refer to the matter

at that moment. He had told Phyl nothing of Hendrickson's business the night before; he rarely spoke of business to her except in a general way.

After breakfast he started, taking his way on foot to Archdale's office.

Archdale's offices were situated in Effingham Street off the Strand, in one of those new blocks of buildings that are always springing up in London when leases falling in give room for modern improvements.

They were large offices, for Archdale's businesses were innumerable, and he employed a small army of clerks, mostly girls.

Musgrave had not long to wait before he was shown into the great man's private room, where the great man was sitting at a roll-top desk, dictating letters to a stenographer.

"Ah, Musgrave," cried Archdale. "Glad to see you. How are you this morning?"

"All right, thanks," replied the other. "I have come to ask you for a few minutes' private conversation on a small matter."

"Certainly," replied Archdale. "Miss Stevenson, I will not require you for a few minutes. And now what's the business?" said he as the girl went out, closing the door behind her.

"Well, I want to get in touch with Salamans at once."

"With Salamans?"

"Yes. You remember I was to meet him at my solicitor's to complete the sale of that South

African property. Well, I want to try and get him to let me buy it back; I don't want to sell."

Archdale made a movement in his chair. He turned aside as if to examine some papers in his desk; then he said:

"Ah! you don't want to sell!"

"No. I've had a communication—an offer. Archdale, this is the biggest piece of bad luck. You know all my affairs and I trust you implicitly. Well, last night Van Meers cabled to their agent."

"Yes?" said Archdale, and the word sounded hard, like the snap of a stick.

"They want to buy, and they are offering my own terms."

Archdale rested his elbow on the table and his chin on his hand. He said nothing.

"I can get a quarter of a million for that land."

"Just so," said Archdale. "A quarter of a million! You are in luck."

"Not unless I can get Salamans to release me."

"I don't understand," said Archdale. "Release you?"

"Let me buy it back."

"But it's not his yet to sell. The deeds haven't changed hands."

"It's as much his as though he had the deeds in his desk. I passed my word."

"Your word! Do you mean to say you—do you *mean* to say——"

Archdale, before this extraordinary idea of a

man allowing his word to have the same sanctity as his bond, was simply and literally dumbfounded. Here was a man who, just to keep a promise passed in conversation, was prepared to lose a fortune!

"I mean to say that I must buy back from this man Salamans, even if he raises me to a fourth of a million."

"And if he refuses to sell?"

"That's my misfortune."

"You will stick to your word?"

"Yes."

Archdale seemed greatly disturbed in his mind. He rose up and paced the floor. Then he turned swiftly to the telephone on his desk.

"We must get Salamans here at once," said he. "I'll telephone for him. His offices are quite close here."

He put the telephone close to his ear.

"One, one seven eight six West Central—" A minute passed. "Are you there? Is that Salamans? Oh, come round at once. Archdale. Mr. Musgrave is here. It's the Junker's Kraal business. Right. He'll be here in a minute," said Archdale, hanging up the receiver.

"The thing I can't make out," said Musgrave, "is the strangeness of all this business. I met Salamans here by accident, and got to talking by accident about my property. If he had come to me and said, 'I want to buy your land,' the thing would be plain enough; he would have had the same tip that the Van Meers people have had, only

through some other means. But the thing was accidental."

"Just so," said Archdale. "A coincidence. It's wonderful what coincidences one meets with in life and business."

They talked for some five minutes, Archdale leading the conversation away from the subject they had started on, as though it were unpleasant to him, he being the introducer of Salamans in the first instance.

They were talking of the Balkan War when the door opened and Salamans was introduced.

Salamans looked flushed and nervous. At the first sight of him Musgrave felt that he knew or suspected what the business was about, and he felt for the first time the sensation of the man who suspects that he is being conspired against. If Salamans had bought the property without any knowledge of its tremendous value, why should he exhibit this disturbance of manner?

"Salamans," said Archdale, "Mr. Musgrave called to see me this morning, and as he wants to speak to you about the property in Africa, I thought the quickest way was to send for you."

Salamans took a chair and placed his hat on the floor.

"Oh!" said he. "The property? Yes, what about it?"

"I want to take it back," said Musgrave.

"Take it back!" cried Salamans. "But you promised me——"

"Yes, and I do not intend to go back on my word. The thing is yours. I want you to let me have it back, even if I have to pay you for it."

"Pay me for it?" said Salamans.

His commercial immorality, which was his whole foundation, was shaken to its bed. He could not understand this at all. Here was a man with all the law on his side talking as if all the law were on his (Salamans') side. Archdale cut in quickly:

"You don't understand Mr. Musgrave. He is different from other business men. He considers that, having promised to sell you the thing, he is just as much bound as though he had signed a bond, and the money had passed. It is not once in a hundred years you will come across a man like Musgrave."

"I can't," said Salamans.

"Can't what?" said Musgrave.

"Sell you back that land. You remember I had my cheque-book out, but you promised, and I put the cheque-book back. I was quite prepared to pay, and I expect Musgrave to be prepared to part."

"I have parted," said Musgrave, in a steady voice. "What I want is to buy back that property from you. I will give you twice what you asked. Six thousand pounds. That gives you a profit of three thousand pounds. Not a bad profit, Mr. Salamans, on an hour's conversation."

"I can't," said Salamans, and his florid face whitened and mottled. "I do not want to part."

"Ah!" said Musgrave. "I see. When did you get the news that there were diamonds on that land, Mr. Salamans?"

"I!" cried Salamans. "I got no news. Who are you getting at?"

"I do not yet know," said Musgrave, "but when I do get at the man who originated this, we will settle our accounts. I quite see that you will not give me back my word. You would not do it for a hundred thousand pounds, would you? Or even two?" He laughed, and Salamans wiped his forehead with his coat-sleeve, an unconscious act and betraying as to his origin.

"I don't want to part," said he.

"Well, I cannot force you," replied the other. He took out his watch and looked at it. "If you will come now with me to my solicitor's, I will finish this nasty business, and hand you over the title-deeds in exchange for your cheque."

He rose to his feet. Archdale also rose to his feet, and Salamans.

"Salamans," said Archdale, "I know nothing of your private feelings in this matter. I only know my own. You have got the advantage of my friend Musgrave in this business. I do not know another man who would not repudiate his word and tell you to go and hang yourself. But he is a man of honour. Well, I tell you this, if you persist in your present course, you are no longer my friend."

"Friend!" blazed out Salamans. "A nice

friend you are! You have made me lose close on ten thousand by your speculations. Friend, indeed! I scorn your friendship. You ought to be where half England says you ought to be—in the dock. That's what I think of *you*!”

“Leave this office,” said the other. “Quick—hurry yourself.” He turned to Musgrave. “I will see you later. But for goodness' sake, get that man out of my office before I do him an injury.”

“You need not trouble about me,” said Salamans at the door. “You have done me enough injuries as it is.”

He went out, and Musgrave followed him. They passed down the stairs, and outside they took a taxi to the solicitor's office in Chancery Lane. Here Musgrave finished the business, parted with the title-deeds of Junker's Kraal, and received the cheque of Salamans for the purchase-money. The solicitor's clerk, having cashed the cheque, Musgrave left the office with the sum of three thousand pounds in notes in his pocket, and the knowledge that he had forfeited a fortune.

The strange nature of the man was in no wise better exemplified than in the seeming absolute indifference with which he transacted this business. In Chancery Lane he seemed undecided for a moment which way to turn, then, making up his mind, he turned his steps towards Fleet Street. A few minutes later he was in the Strand, walking westward, so deeply engaged in thought that he saw neither the people who passed him nor the

shops nor the passing traffic of the street. He was not thinking of the price he had paid for his word. One consuming thought filled his mind—Archdale.

Was Archdale at the bottom of this business ?

Musgrave's mind had the defects of its qualities. One of these qualities was an absolute belief in the people whom he chose to believe in.

All along he had believed in Archdale. He had saved Archdale's life, Archdale was his friend ; he would just as soon have disbelieved in Archdale's probity with regard to himself as he would have disbelieved in his own existence.

He had believed in Archdale up to the last episode that morning, when Archdale and Salamans had quarrelled.

During that quarrel a cold hand had laid itself upon Musgrave's heart. Were they acting a part ? The scene somehow did not ring true. Archdale's anger and the anger of the other seemed just slightly wanting in something that is always present in real anger. It takes a great actor to represent anger. Joy and sorrow are not nearly so difficult to counterfeit ; and Musgrave, though he rarely lost his temper, was, by nature, well qualified as a critic of this deadly passion.

He stopped for a moment in his walk ?

" Good God ! " he murmured to himself, " can Archdale have done me ? "

Was Archdale the man who had discovered the momentous fact that Junker's Kraal held diamonds ?

Was Salamans only a creature of Archdale's? Had the meeting with Salamans all been arranged previously, just in time to outstrip the offer from Van Meers? Archdale had correspondents everywhere, and creatures everywhere. Had someone in the office of Van Meers given him the tip by cable a day in advance of their cable to Hendrickson? He knew that Van Meers were absolutely honest, and that their men were all tested and chosen. Still, men were men, and in the face of temptation men were frequently wanting.

He went on his way, and as he walked the question he had asked himself began to answer itself more and more insistently. "You have been done by Archdale. Everything points to it. Salamans looked flustered when he came into the room this morning. That shows he must have known the secret before you spoke of buying back."

Looking at the question from every point of view, the case looked very black against Archdale, yet Musgrave had no proof, nothing to go on except suspicion.

He got back to Granville Mansions in time for luncheon.

"Phyl," said he, as they sat opposite to each other whilst the *bors-d'œuvres* were served, "you were right about Junker's Kraal."

"How?" asked Phyl.

"I shouldn't have sold—the place is worth millions."

"Oh, father?"

"Yes. I've been done."

Phyl had turned pale, and the olive rolled in an anchovy on her plate was left untouched.

"Was it that man Salamans?" asked Phyl.

"Yes—at least he was the man who came to me with the offer, but I suspect he was only the cat's-paw. He was not the principal."

"Who was?"

"I think," said Musgrave, raising his eyes from his plate and looking at her, "it was Archdale."

Musgrave had brown eyes, and as Phyl looked into them now it seemed to her that there was a vague glow in their depths. She had seen the same thing once before, seven years ago, in Durban. A native had attacked and brutally injured a white girl. Musgrave had been on the jury that condemned the native, and he had come home disturbed and his eyes had that strange appearance, as though some vague ember were smouldering in their depths.

Phyl loved her father, yet there were times when he disturbed her. It was as though now and again she caught the vaguest peep of something submerged in his nature, something that chilled her. Just as when, gazing over a boat's side in deep water, one sees the sudden glimpse of a rock terribly close to the keel.

"But surely," she said, "surely you can get it back? If they have got Junker's Kraal by a trick, isn't that fraud?"

"Yes," said Musgrave, lowering his eyes again,

"it is fraud ; but it is not a fraud you can prosecute a man for. Besides, I would not prosecute. I have a great distaste for the law. Waiter, bring me the wine-card."

"Oh, it is wicked !" murmured Phyl. She was staring at the tablecloth, but in reality what she saw was the face of Archdale, that powerful, debonair, black-bearded face, like the face of one of the high-priests of Prosperity. She saw again the great room of the "Cosmopolitan." She heard the music of the band, the laughter, the senseless clatter of voices. She remembered how, on going to bed that night, she had visualized the scene, and how it had all become epitomized for her in Archdale's face. Archdale was London, business London, the concretion of all its wealth and power and dominance and trickery and the deceit that knows not friend from foe.

"I have never liked him," she said.

"Who ?"

"Archdale."

Musgrave laughed.

"You know," he said, "I have nothing to go upon but suspicion. I have to verify that suspicion, and when I have done that——" He did not complete his sentence, but fell into a brooding fit which lasted all through the meal. When they rose from the table he had completely recovered himself.

"At what o'clock are you going to this club place ?" he asked.

"At half-past four," said Phyl. "Will you be able to come?"

"Yes, I'll come—seems to me you can't go alone. I'm going to have a smoke and I will come up at four."

CHAPTER IX

CHATTERTON had awoken that morning in a bad temper. He was of the bachelor-breed of men, men who, whatever their other qualities may be, possess a very firm substratum of human natural selfishness. Unlike Dorothea Brooke, he hated "giving up things," and your bachelor who turns to marriage has to give up very many pleasant things, to say nothing of taking up very many unpleasant things.

He has to give up sitting with his heels on the mantelpiece, and he has to give up a very considerable portion of his mind. He has to give up a good many friendships, and he has to give up all the money he makes as a sacrifice on the altar of the home.

All these "give-ups" and complementary "take-ones" were antagonistic to the soul of James Chatterton, and his bad humour this morning was caused in part by an instinctive knowledge that Phyl Musgrave was dangerous, or might become dangerous, to his single peace and contentment.

He had recognized that this suddenly-written invitation of the night before was an act of impulse, and natural instinct whispered that impulse is a very dangerous motive power where the sexes are concerned. At breakfast he read the morning papers and tried to take an interest in the Russo-Austrian situation, the state of the money market, and the Marconi question, but all these vital items of the moment failed to hold him, and faded one by one, leaving nothing before his eyes more definite than a disturbance of mind, a half-grasped idea, a vague and troublesome picture—Phyl Musgrave!

After breakfast he sat down to work, casting all other ideas aside but the article on the State in Relation to the Church in Wales, which had to be finished by noon and placed in the hands of the editor of the *Monthly Review*.

At four o'clock he found himself in Dover Street, arrayed in his best, and entering the premises of the Wilderness Club.

Mrs. Angela Forbes, the woman interested in South Africa, had written to say that it was impossible for her to come, owing to a previous engagement. The letter was waiting for him, and he was putting it in his pocket after reading it, when Madame Jabbertosh, the wife of Jabbertosh the Thinker, writer, politician and dramatist, crossed the hall, and Chatterton fell not unwillingly into her grip.

She was an Englishwoman, and Jabbertosh was an Englishman in everything but name.

The Jabbertoshs had come from Poland, in the early forties. They were in the imitation jewellery trade in those days. Jabbertosh was still in the same business, but the jewellery he sold was made neither of gold nor silver.

His jewellery was made entirely to adorn the mind. Polytechnic Science picked up in night-schools and the teachings of Karl Marx, picked up in dinner-hours, hatred of authority picked up from police-driven ancestors, great natural cleverness and an Oscar Wildean gift for paradox—this was the alloy from which he moulded his trinkets to adorn the scrubby neck of Democracy and Mediocrity. There was not a true scientific man who did not deride his clap-trap science, nor an honest thinker who did not flout his political teachings, yet neither thinker nor scientist could deny the undoubted fascination of this craftsman's productions for the ordinary mind of man—and that is saying a good deal in favour of Jabbertosh.

Not only did he adorn the mind of Modern London, but he had discovered that mind and its needs. Its love of the clap-trap and new opinion, whether expressed in Cubism or Angularism, or Socialism, or Syndicalism, or Femininism, or Fletcherism, or Upton Sinclairism, or Christian Scienceism. Modern London, the home of all Charlatanism, was the discovery that really brought Jabbertosh his wealth. But he had discovered something more, incidentally; the absolute

indifference of the modern mind to cynical inconsistency.

He knew that the natural progression of a Revolutionary in worldly possessions is from a red necktie to a banking account, and so on to a motor car; that the natural progression of an Archdale in morals is from universal robbery to the preaching of charity to others; that the natural progression of a traitor to his country is from a general strike to a seat in the council chamber of the nation; and that the natural progression of a politician is towards his own interests, which are bound up in the interests of his party.

He knew, in fact, that a man may do anything in the London of 1913—leaving aside murder, arson, and petty theft—if he is impudent enough, and that not only may he do it, but ten to one if he does it in the right way and with proper political and social backing, he will grow fat and rich and full of honour in the process.

An extraordinary statement, and perhaps slightly stretched, but true in all essentials.

Mrs. Jabbertosh was a pleasant and withal kindly little woman, who owed her best qualities to prosperity. She had started in life as a clever girl full of ideas. She was one of the girls who have to work for a living and who choose London as a field for their work. This huge army of women, from the woman with a practice in Harley Street to the tea-shop girl and the theatre chocolate girl, are a large feature in the expression of London,

a large factor in the production of modern thought and modern manners. Such a mass of women, free and independent, are in essence revolutionary, simply because of the disabilities, social, political and sexual, under which they labour. A ferment of unrest is always spreading from it through the social body of the nation.

Mrs. Jabbertosh was a spore from the fermenting mass and a revolutionary spore at that. She was saved by alighting on Jabbertosh instead of alighting on some "movement." Her cleverness helped him along to prosperity, and his prosperity altered her nature so much that, though still a Fabian in theory, she was absolutely content in reality with the world as it was.

A motor-car and five thousand a year take a good deal of vividness from the Labour view of the question of Capital and Labour.

Chatterton and she sat on one of the lounges in the hall, talking for half an hour or so, and she was just rising to depart when the Musgraves entered.

Phyl, in a musquash coat, with a bunch of Neapolitan violets in the breast of it, was a new revelation to Chatterton. To a man in his condition of mind, every new mode of dress in the other party is as the opening of a new chapter in the wonderful story he is longing to read. For the first time in his life he found himself feeling rather awkward and nervous and doubtful of himself. The easy-chattering mood of mind which was always his in the presence of women other than

stenographers and business women, was singularly absent.

They passed into the drawing-room, and whilst tea was being served, who should enter but Mrs. Archdale. The Wilderness Club was a relic of clubdom in the days when Simon Pure Women's Clubs were not. Most of the original members were of highly respectable fossil type.

They had been young and very advanced in the eighties. The Wilderness in the eighties had condemned its male smoking members to a smoke-room, or rather, a smoke-hole, at the top of the building. Now everyone smoked nearly everywhere.

The cigarette, that faithful companion of lax thinking, lazy action and easy morals, was to be found in nearly every mouth.

The membership had altered in quality as well as quantity. In the eighties, when the place was founded, the Archdales would scarcely have obtained admittance.

Mrs. Archdale, when she saw Phyl, advanced towards her with effusion, almost ignoring Chatterton, and Phyl, though put out at the meeting, showed nothing of her feelings.

Chatterton suggested to the lady that she should include herself in his tea-party. She accepted the invitation, and whilst tea was being served she fell into conversation more particularly with Musgrave.

Phyl, knowing her father's feelings towards Archdale, was astonished at the manner in which

he accepted Archdale's wife's conversational advances.

Musgrave was very slow with strangers of the opposite sex. Society bored him, and this woman was the last person in the world to draw him out. Yet, to Phyl's amazement, he seemed to brighten at once under her influence and to dissolve into light conversation.

She could not tell what they were talking about, for Chatterton was monopolizing her attention.

"You got my letter all right," said he.

"Oh, I quite forgot. I have to apologize for Mrs. Forbes. At the last moment she couldn't come, but Mrs. Archdale is an excellent substitute. Try one of these muffin arrangements, I don't know what they're like—I'm not a connoisseur of muffins; never eat them. I heard someone say, once, that a man never looks worse than when he is playing a flute or eating a muffin—that put me off. How do you like this club?"

"Very much. But why do they call it the Wilderness Club?"

"I don't know, unless because it's full of monkeys. All the cranks of London belong to it. The Bander Logs, who are always going to do something great, and who are always chattering about it. You will meet everyone in London here—that is, all the people who are said to be doing things. The real people don't come here; they haven't time."

"They look very interesting," said Phyl, glancing about the large room. "Do tell me who is that man over there at the table on the right. The one who looks as if he was preaching to the stout lady—yes, that one."

"That's Burgeon, the famous dramatist."

"I've never seen any of his plays."

"No one ever has."

"Then how on earth is he famous?"

"Well, he sits down and writes a play that no theatre manager would look at."

"Yes?"

"He puts some passages in that the censor is sure to scratch out."

"Yes?"

"The censor scratches them out, and Burgeon squeals."

"How do you mean, squeals?"

"Cries aloud in the Press. Then all the other Burgeons, hearing the squeals as of a pig caught in a fence, rush to his assistance, all squealing. The cows begin to low, watch-dogs like the *Spectator* and *Saturday* begin to bark, and all the dove-cotes become flutcred and the whole London Farmyard is disturbed because Burgeon tried to get through a hole in the moral fence that he knew perfectly well he could never get through."

"And the stout lady?"

"I don't know who she is," said Chatterton. He had got to the stage of wondering whether there was ever born in this mortal world a girl

as pretty as Phyl. Unconsciously, he was trying to talk well, and only succeeding in saying small and rather acid things about people, which is not to say that Burgeon did not deserve a few pin-pricks.

"And that person over there?" said Phyl, who was vastly interested in the contents of the crowded room.

"Which person?"

"That person by the little tea-table near the window next to the fireplace."

"Do you mean a man or a woman?"

"I don't know," said she.

"Ah!" said Chatterton. "I see whom you mean. I don't know the name, but it's one of the Heeshes."

"Who on earth are they?"

"I believe they are women, but they go about dressed like men, yet wearing skirts. They are a sort of imitation men."

"I can't tell even yet if it's a man or a woman," said Phyl.

"Oh, it's a woman all right. I've seen it here before, but I don't know the name."

"Well, I think it's disgusting," said Phyl.

"Why?"

"I don't know. It makes me feel like that. Why do you call them Heeshes?"

"Because they are a mixture of he's and she's. You have their counterpart in the Sheshes—chaps that do knitting and attend Women's Suffrage meetings. I honestly believe that there is a great

turning movement going on in London, and that half the men are turning into women and half the women into men. The worst of the thing is that these turn-coats or turn-skirts are like Border people or half-castes, they have the characteristics of the two nations they spring from, and that in humanity is a great mistake."

"How so?"

"Well, a man in hysterics or flying before a mouse, or talking scandal about other people—as I am doing now—is a man who is not fulfilling his proper functions, and a woman barging about politics or fighting a policeman, is matter out of place. Do have one of these what-you-call-thems—*petits-fours*."

"No, thank you," said Phyl.

"Some more tea?"

"No, thank you."

He placed her cup on the ledge of the little table. The words of his aunt about Phyl's coldness and indifference were pursuing him. She was neither cold nor indifferent, but she was terribly herself. He could not feel that he had made any way with her beyond friendliness.

Had she given him the slightest encouragement, the spoon in his nature would have appeared at once filled with the jam of sentiment, but she gave none. She was delightful, sweet, entrancing—but hanging quite beyond the reach of flirtation or soft looks or expressive words.

Then Mrs. Archdale rose to go, and the Mus-

graves, when she had departed, followed her example. Chatterton accompanied them to the street, where he saw them into a taxi, shutting the door with his own hand and giving the direction to the driver. Then he returned to Clifford's Inn on foot.

It was a cheerless evening; typical January weather held London in its gloomy grip, and the lights and the bustle of the Strand did not dispel the depression of spirits that had fallen on Chatterton like a cloak.

For the first time in his experience the loneliness of London tapped him on the shoulder and said, "Behold me!"

He knew plenty of people; he was not badly off, but, with the exception of Mrs. Spindler, there was not a person he knew—excluding a few vague acquaintances of whom he knew little—who was not working for his or her own hand. He was doing so himself. He had nothing to grumble about; he was as selfish as any of his friends and as naturally self-seeking. It was just this self spirit now that craved for companionship. Of course, the fact of the matter was Phyl. His heart had suddenly found its mate; but he did not recognize this fully yet. He only knew that with Phyl out of sight the world was frightfully lonely, London gloomy, and life a mood of depression. Being young and healthy and fairly normal, this mood began to wear off with walking, so that by the time he had reached Southampton Street it was nearly gone, and by the time he had reached Chancery Lane

it had practically vanished. Phyl was not beyond his reach, but he would have to work to get her.

As he turned into Clifford's Inn, the last of his gloom left him. He had never felt so fit for work, and never before had he seen such limitless prospects of work before him.

When he entered his rooms the sight of his work-table, the piles of books and manuscript, the pens, the ink, the foolscap lying waiting to be made vivid with ideas materialized in ink, all these things acted on him like wine.

He was not thinking of Phyl now, but she was there in his mind, the origin of a fountain of new force. If women only knew the amount of work they do in the world by doing nothing, the amount of energy they create simply by the force of passive womanhood and womanly charm!

Phyl, going home to dress for dinner, did not know in the least that in spirit she was seated in Clifford's Inn inciting Chatterton to the crucial effort of his literary life—an article for a leading Review on Contemporary Politics, in which all the caution, cogency, farsight and genius of the man found for the first time their full expression.

The article had been germinating in his mind for some days, and now under the lash of a new stimulus it seemed to write itself. In four hours the first draft of it was finished, and, rising to light a pipe, he found to his surprise it was after ten o'clock.

He thought that he had only been writing for an hour, and was surprised how time had flown. It was his habit after an effort of this sort to put it aside without reading it till the next morning. He placed the sheets, covered with small, clear, decisive writing, in the drawer of the bureau, and was sitting down to enjoy a smoke, when a knock at the outer door caused him to rise to his feet. He found Burney at the door, and brought him in.

Burney was one of the descriptive reporters on the *Daily Post*. He was much more really than that, but all the power of the man had still to show itself. When I say he was "much more really than that," I do not wish to run the art of descriptive reporting down. The man or woman who describes the work of the world, and whose work is excellent, is a higher artist perhaps than the most expert moulder of plaster or dauber of paint.

Burney was a great journalist in development. He sat down and took a cigarette.

"The Battersea Building Trust has gone broke," said Burney. "But I suppose you saw the news in the evening papers."

"I haven't looked at an evening paper," said Chatterton. "Been too busy. Gone broke, has it? That's another of Archdale's concerns."

"Yes," said Burney, "and I thought you would like to come with me to-morrow morning and see the shindy there is sure to be down at the offices. Half the South of London is a depositor, and if

you want to see the temper of the people under disaster, now's your chance."

"What time are you going there?"

"Oh, eight's time enough. The offices are in Silver Street, Battersea. I'll call for you, if you like, at seven."

"Yes, I'll come. It will be something to see—if there is a row. What a chap this Archdale is! I had tea with his wife this afternoon, and——Oh, by Jove!——"

Chatterton had suddenly remembered his aunt's direction to warn Phyl to warn her father about Archdale and Salamans.

"Yes?" said Burney.

"Nothing—only a message I forgot to give to a person. Funnily enough, it was about Archdale, too. Tell me about him. Of course one meets him and all that, and one hears reports about him, but then one hears reports about a lot of people—the question is, are they true? Is this man a scoundrel?"

"Absolutely," said Burney.

"Well, that's definite. He's not merely unfortunate in his speculations or companies?"

"No, he's just a man who sells rubbish to the public, pretending its worth. He buys an old business and tells lies about it, and inflates it and gilds it and sells it for forty times what he paid for it—that's his business in life, the sale of Rubbish to fools. He's just the same as the man who sells chalk and water for milk, only the chalk

and water man gets fined or put in prison, and Archdale gets let off."

"Look here," said Chatterton, "I know an awfully decent chap who has come to England from South Africa with his daughter. He's worth a lot of money, and I believe Archdale has got hold of him."

"Well, that will be all the better for Archdale," said Burney.

"I was calling on them the other day, when Archdale and a man named Salamans came in."

"Salamans," said Burney; "that's Isaac Solomons, who was acquitted of something or another—he's Archdale's—what shall I say?—bound slave. I know a lot about them, for I have had to do with them in my work. They're a bad lot, each of them, but when they are working together you may be sure of mischief."

"That's what my—a person told me," said Chatterton. "She told me to warn the South African man."

"It's useless to warn people against Archdale," said Burney. "He's got such a way with him. I think people like to be swindled by him—it's a new sort of pleasure, like cocaine-taking. However, don't let me stop you in your cautionary plans."

He rose up.

"Where are you going now?" asked Chatterton.

"The office."

"I'll stroll down with you," said the other.

"A breath of air won't do me any harm."

They went down together, and, turning to the left on leaving the entrance to the Inn, entered Newspaper-land.

It was the hour at which the journalistic world enters on its most intense phase of life. The *Daily Post* offices were alight and astir from top floor to basement. Chatterton followed Burney upstairs and down electrically-lit passages that seemed the stairs and passages of some great and dreary house from which all the furniture had been removed to make room for Business. They went into the sub-editor's room, where Chatterton had a talk with several men whom he knew.

Then he went off home.

"And remember," said Burney as he departed, "to-morrow morning at seven."

"Right," said Chatterton.

CHAPTER X

HE set the alarm of the clock on the mantel-shelf to half-past six. He woke to the sound of it. He rose and turned on a light, then he dressed. When he was dressed he lit a little methylated spirit-stove and put a kettle on it to make tea. Then, going to a window, he drew the blinds. London was still in the grip of darkness. He was turning from the window when a knock at the outer door announced Burney.

"There's a river fog," said Burney, to whose moustache drops of moisture were clinging, "and it's as cold as charity. No matter; it's all in the day's work. What's that? Tea?"

He drank a cup of tea, Chatterton put on his overcoat, and they started.

It was now after seven, and the streets were stirring with the early morning traffic.

"It seems to me we are early enough," said Chatterton.

"Not a bit too early," replied the other.

Battersea, the home of a good many people of all classes, is not a cheerful neighbourhood, despite its park, its free libraries and the neighbourhood of the river.

Especially cheerless was it this winter's morning, with the light of day still struggling with darkness and a hint of white fog over everything.

They passed along Cannon Street, a long street leading from the river to Silver Street, where the offices of the Building Trust were situated. A number of people were going in the same direction—men and women, all of the poorer classes.

In Silver Street, before a large block of new buildings, a crowd had collected. It was the first contingent of the crowd who had deposited their savings in the coffers of the great Building Trust.

Two things struck Chatterton: the number of old folk in the throng, and the fact that nearly all the people present were of the respectable, hard-working artisan type, people who are the very bones and sinews of the country, and the whole crowd was as orderly as though they had collected before the doors of some religious meeting.

"It's horrid," said Burney, "but we'll have to go through with it. I'd much sooner be waiting to see a man hanged. It's just the same, for this business will mean the hanging of a good many men by their own hands. Chatterton, there isn't a soul here who won't be either ruined or crippled before to-day's out. And look behind you."

Chatterton turned.

People were pouring into Silver Street from the street they had just left, and from the northern end of Silver Street more people were joining the throng. There was light enough now to exhibit every detail of the scene.

"And this is only one detail of a London Company promoter's work," said Burney. "I have seen much worse than this. These people are work-people, and are used to roughing it; but I've seen crowds of what are called the 'better classes' come up to be told that they were robbed: helpless old ladies, young girls, parsons, old army Johnnies—and even that's nothing to the people who never assemble in crowds; all over the country you'll find them, and in every town: defenceless folk who have been tempted to part with their money on the promise of big dividends, on one pretext or another. Of course, it's their own fault, their own greed. But why shouldn't the poor things be greedy for a little more money to help them to live? And there is no limit to their gullibility. I've known an old lady put her money into the shares of a Quicksilver River—a Quicksilver River, mind you. She didn't know any better, and there weren't any shares. She just parted with her money to a scamp. She died in the workhouse."

He stopped talking to Chatterton and turned to an old man who stood close to them.

"It's a cold morning," said he.

"Yes," said the old man, "it's cold enough."

"Have you any money in this building affair?"

"Yes; that's why I am here."

"Ah, you're going to draw it out," said Burney.

"No, I ain't going to draw a penny," replied the old fellow. "It's all them fool newspapers and their talk. The business is as sound as I am. You leave Muster Archdale alone for that. Yes, he's been unfortunate now and then, but it was fools like these as *made* him unfortunate, rushin' at him for their money and throwin' all his plans out. I've seen Muster Archdale with my own eyes and I've heard him tell his story with my own ears, and I know a man when I sees him. And there's not a man with a head on his shoulders in the crowd as will go in when that there door opens at nine o'clock and ask for his money. The fools and women may, but not the men."

"Perhaps you are right," said Burney, grimly. "When it opens."

Time went on, and the crowd grew denser. Half-past eight struck from the clock of an adjoining church, and then quarter to nine.

As the minutes stole on, Chatterton noticed an uneasiness in the movements of the people around him and that a silence was taking the place of the sound of voices that had filled the street.

People had been conversing one with another. As a matter of fact, scarcely a soul knew anything beyond the fact of the rumour that had spread through the district the night before, circulated by the evening papers.

The rumour had been quite enough to bring them out long before the opening of business hours, but it had not been strong enough really to frighten the majority of them.

But now, as the moment of opening drew near, a distinct uneasiness made itself manifest. The rumour seemed standing on the steps of the building before them, asking them, "Do you think I'm true? Of course you don't, but still— Well, wait and you'll see in a moment."

Chatterton looked at his watch. Many of the working-men were doing the same.

"It's nine," said Chatterton. "Why on earth doesn't the clock strike?" Scarcely had he spoken, when the first stroke of nine sounded sharply on the chill air.

The last stroke sounded and died away. Every eye was fixed on the door, the big, polished double door with the big brass handle and brass letter-box rim. They had expected, like children, to see it open at the first stroke of the clock. The opening of it meant everything to them. To some of them it meant life itself, to others protection from want and even hunger. There were old men in that crowd who had saved for forty years, putting penny to penny and pound to pound, and there were old women in little tenement houses near by who had helped in that saving, and these old folk would be cast on the streets or the parish, should the great polished double door not open and give them back their money, or the assurance that their

money was safe. There were widows who lived on a "competence" with a cat, and the competence was scarcely sufficient to maintain both. Fathers of families, whose children had to be placed in the world, and fatherless children, work-girls and factory-girls, whose microscopic savings were engulfed in the Trust.

And from all these people, as the moments passed and the doors still remained shut, there arose at first a great sigh such as you hear when wind passes over wheat, and then a murmur breaking here and there into clamour.

A man had run up the steps. The door had no knocker. He was hammering on the panels with his fist, and the drum-like noise gave Chatterton the impression that the man was beating on the door of an empty house.

Now another man was pulling him away, and the crowd round the steps could be seen surging up like boiling fluid, and two policemen's helmets showed above the crowd, till—Honk-honk!—the horn of a motor-car broke the confused noises in the air, and a taxi pushed its way slowly up towards the Battersea Trust Buildings, and the noise of the people died down as if by magic to almost perfect stillness.

Chatterton could hear detached voices.

"It's all right. They'll open now."

"They've come in the taxi."

"Don't crowd so; there's nothing to see."

"There, I told you! That chap in the silk hat going up the steps, he's the boss."

But the man in the silk hat did not open the door.

Chatterton, watching and sick with it all, saw a white paper being fastened to one of the panels. Then he heard a strident voice.

It was a voice announcing the contents of the paper.

Chatterton could not hear a word the voice said, but the news was carried by voice to voice.

"It's true!" "They've broke!" "Broke last night!" And then a woman's wailing cry:

"Oh, my God! my God! my God!"

It was a girl close to Chatterton, staring open-eyed, stricken into a wailing fit, and seeming absolutely unconscious of where she was.

People looked at her and said nothing. There was no fighting or riot, except here and there where some individual had lost control of himself, and was trying to make for the building as though to attack it. But the faces were dreadful.

An old man had taken off his hat and taken a red pocket-handkerchief from it. He was crying, with the handkerchief to his eyes, and had forgotten to put his hat on again.

Chatterton saw a woman dressed in black. She was going away, and leading a child by the hand; and her face would haunt his memory for many a day.

Burney, used to every sort of disaster, felt sick. Had the crowd broken into furious revolt, it would have been nothing compared to this almost mute

misery, this acceptance of the horrid disaster to humble lives and little homes.

"Come," said Chatterton, clutching the other's arm. "I'm going. I can't stand more of this."

They walked away up Silver Street and Cannon Street, till, seeing a taxi, Chatterton hailed it. "I'm going to have breakfast, and you'll come with me," said he, opening the door of the cab. He told the driver to take them to the "Cecil," got in, and they started.

The breakfast-room at the "Cecil" was filled with people, mostly Americans. They got a table by one of the windows, and as they breakfasted, they talked of all sorts of matters, and just as cheerfully as though they had risen but an hour ago from a sound night's rest and pleasant dreams.

Not a word did they say of their past experience till leaving the hotel and before taking their different ways, Chatterton, as though speaking of something that had just occurred to him, said:

"I say—if you had the power in your hand to ruin that chap Archdale, what would you do?"

"I?" said Burney, lighting a cigarette. "I'd ruin the beast."

CHAPTER XI

CHATTERTON, having taken leave of his companion, returned to Clifford's Inn, where, taking up the article he had written the night before, he revised it and put it in an envelope to be sent to the typist. He was directing it when a knock came to the door.

Going to the door, he was surprised to find Miss Jennings.

She looked just the same as when he had met her the other morning; the same cat-skin boa, the same bag stuffed with documents.

"Oh, Mr. Chatterton," said Miss Jennings, "may I have a moment's conversation with you on a most important matter? I will not detain you for five minutes, for I know how valuable your time is."

"Certainly," said Chatterton. "Won't you come in?"

"If I'm not intruding," said Miss Jennings,

entering and casting her eyes round the sitting-room.

"Not in the least. Will you not take a chair?"

He handed her a chair. She moved it slightly so that her back would be towards the light, and Chatterton took his seat by the table, facing her.

"You must know," said Miss Jennings, "that since Mr. Scrooby's death, Mr. Talbot has taken the editorship of the paper."

"Oh, has he?"

"Yes, he is our Editor now, and I have called upon you this morning on his behalf, and also on my own."

"Yes?"

"You must know that on New Year's morning, when Mr. Scrooby called upon you, he had a most important paper in his possession, or rather, I should say, a number of most important papers—documents."

"Had he?"

"Yes. He came to see you, and we know what happened. Well, those papers have disappeared."

"Oh."

"They were not found on his person. He had them when he came to see you, yet when we came to examine his pockets they were not there."

"Do you mean to suggest that I have taken them?"

"I mean to suggest nothing."

"Then what on earth can I do? What were those papers? Were they valuable?"

"Very valuable."

"Bonds or securities?"

"No."

"Then how were they valuable?"

"They were most valuable to us."

"Excuse me. You have come here to ask me, I suppose, whether I have seen anything of these papers, or whether they were left behind here. In return, I have to ask you, What do you mean by papers? Can you describe them?"

"No."

"Yet, if you know that they were valuable, you must know something more definite about them."

Miss Jennings had allowed herself to be caught in a trap. Had she insisted on a plain answer to the plain question, "Have you got any papers belonging to Mr. Scrooby?" Chatterton would have given her a direct answer, "Yes."

He was not the man to answer her with a direct lie.

But he was the man to seize an opportunity of ridding himself of an awkward question.

He rose to his feet.

"If you have nothing more to say, I must remind you that my time is not my own."

Miss Jennings rose also.

"I can only say it's a very extraordinary thing where those papers can have gone to," she said.

"Most extraordinary. And I would advise anyone who has them to give them up, else it will be very unpleasant for them in the end."

"Just so," said Chatterton, opening the door. "And if I were you, I would advertise. Write a good descriptive advertisement of what you have lost, and have it circulated in the press. That's the only way—and also send a copy to Scotland Yard. Good-day."

She went out in a temper, scarcely answering. He shut the door and took his seat again at the table.

It was not at all to his interests to keep the terrible weapon that Scrooby had left behind him; it would have been a weight off his mind to have delivered it up into Miss Jennings' safe keeping, yet some instinct told him not. Told him that the trust so placed in his hands was to be kept till events should point to action. We all have this instinct at times. The instinct not for action but for inaction.

"When in doubt, don't." That is the maxim of natural common-sense, and Chatterton was well endowed with this quality.

To-day was the day of Mrs. Spindler's luncheon-party, to which she had invited Phyl. Chatterton had not been invited; in fact, the good lady had told him frankly that her table was full. All the same, having completed what other work he had to do that morning, he dressed himself with scrupulous care, and as half-past twelve was striking from

St. Clement Danes, he entered a taxi and gave the direction, Berkeley Square.

He wanted to see Phyl, but more especially he wanted to rectify his forgetfulness over warning her about Archdale.

CHAPTER XII

HE found Mrs. Spindler in the drawing-room. "Heavens!" said the good lady. "What have you turned up for? Not luncheon, I hope?"

"You know I never eat luncheon, or only a biscuit. I will sit at the side-table, or on the floor, if you like it better, and beg for scraps. How's Kinkums?"

"I told you distinctly that my party was made up. Well, you can stay if you *must*. Kinkums is all right. What have you been doing?"

"I've been posting an article to the *Comparative*, and I've been out early, attending the last meeting of the shareholders of the Battersea Building Trust——"

"You've been what?"

"Out, down at Battersea at eight o'clock, watching the ruination of thousands of poor creatures swindled by Archdale. Burney, one of the reporters of the *Daily Post*, took me there. Aunt,

"I'm not a bitter person or a hard person, but that chap ought to die."

"Who?"

"Archdale."

"Those sort of people never die," said Mrs. Spindler.

"All the same, it seems hard that when the Clerk of Diseases serves out things so freely, he couldn't serve people like that with a dose of heart disease, or something."

"It wouldn't be any use. He has no heart."

"Well, he's got a liver, or some other vital organ."

"Yes, but he has got an organ damaged enough, but still vital to him."

"What's that?"

"His reputation."

"Oh!" said Chatterton.

"Heaven help me," said Mrs. Spindler, "but I feel like an assassin talking about a murder. All the same, I always speak what is in my mind, and I must say this—that when that lunatic of a Scrooby ended up his career by falling dead in your rooms, and leaving those papers in your possession, the Almighty put a great trust in your hands. Those papers would cut Archdale's claws for ever, if they were published."

"Yes—but they would ruin him."

"And stop him from ruining others."

"Maybe," said Chatterton. "But I could no more use them against him than I could put a

pistol to his head and pull the trigger. Scrooby was his son; he had the debt of illegitimacy and neglect to settle; but Archdale has never done me harm."

"Have you the papers still?"

"I have."

"Why do you keep them?"

"First, because I have no right to destroy them, and secondly, because—I don't know."

"Just so. Some instinct warns you that with this tiger roaming loose, you may have to defend your life against him, or your name. Well, don't betray that instinct."

"How do you mean?"

"Don't part with those papers or destroy them. Have you written to your friend Mr. Musgrave to beware of him?"

"No. I saw Musgrave and Miss Musgrave yesterday, and forgot to tell them. But I will to-day."

"You saw them yesterday? Did you call on them?"

"No," said Chatterton, blushing for the first time in his life before his aunt. "I asked them to tea at the Wilderness, and they came."

Mrs. Spindler laughed.

"James," said she, "why didn't you tell me?"

"What?"

"That you were—um—how shall I put it?—impressed? That's a good word. Well?"

"It came all at once," said James. "Yes,

I'm impressed. I sat down at the club, after I left you that night, and wrote and asked them to tea. Aunt, what on earth did you mean by saying that girl wasn't the girl to get on in London?"

"Did I say so?" asked his aunt in the most innocent manner possible.

"Yes, you did. I think your knowledge of human nature must have been nodding—excuse me for saying so."

Mrs. Spindler smiled amicably.

"Well, I am glad you think differently," she said.

As she spoke the door opened, and the servant announced Sir Philip Trenchman.

He was the first of the guests: a big, horsey-looking man, a man who looked as though he lived for eating and drinking and sport. As a matter of fact, he was a most temperate mortal, and the only things he ever hunted were Japanese ivory carvings—these and ginger-jars.

After him came Mr. and Mrs. Dunby—colossal modern financial figures. Dunby was Member for Upminster, a contributor to the heavy reviews and worth half a million a year. He looked about twenty-one, had a light and sprightly manner, wore an eye-glass, and was immaculately dressed and groomed. Mrs. Dunby, a very serious person and the head and front of all sorts of social reform societies, looked younger than her husband—pretty and delicate, and graceful as a Dresden china figure.

After these came a stray young man from about town—Golightly by name.

All the stupidity that would have expended itself in knocker-pulling and such frivolity in the Forties was condensed in this unfortunate person's skull and unable to escape—had ossified.

He was born sixty years too late, in an age of barley-water and cigarettes, and his natural genius was lost. It had tried to grow whiskers upon him, just as some unfortunate tropical bird in the Zoo tries to build a nest out of Temperate Zone materials—and had failed.

A duke came next. A real duke. And after the duke a woman novelist, who might have been Miss Bunion out of *Vanity Fair*, only this Miss Bunion bore no omnibus-straw sticking to her skirts. The sound of her motor-car horn had, in fact, only just died away outside.

Chatterton's heart jumped every time the solemn-faced butler opened the door. The society of the Forties has left nothing permanent in flesh-and-blood behind it with the exception of the butlers, a hunting baronet or two, and a few lawyers—but guest after guest arrived without a sign or token of the Musgraves.

They were late.

He looked at his watch. It pointed to twenty-five minutes to two.

He knew perfectly well that his aunt never waited more than ten minutes for anyone, and that Dickinson the butler had orders to announce the service

of luncheon *always* at the expiration of this time of grace. She was not the lady to give an Oscar Wilde or a Whistler an opportunity for making a *bon mot* as an excuse for his lateness.

Chatterton, knowing this, had some difficulty in conversing with the lady novelist, and it was with a clutch at his heart that he saw the door open and the form of Dickinson appear to announce that the meal was served.

Mrs. Spindler showed nothing of her feelings to the ordinary observer, but to Chatterton's experienced eye she was upset.

She broke through her hard-and-fast rule and put the meal back for five minutes more, but the five minutes passed without producing the Musgraves.

That luncheon was the most unpleasant ordeal through which Chatterton had passed for quite a considerable time. What had happened? His mind reviewed the taxi accidents and lift accidents and all the other visitations of Providence in a highly-organized society that moves mainly on wheels and by mechanism.

Phyl might have mistaken the day, of course, but she did not at all seem the person to make mistakes like that. Musgrave might have got suddenly ill, but there was the telephone. Pushing all these suppositions aside was the hard fact that they had not come, that his aunt's table had been upset, and that his aunt was in a temper.

That excellent woman rarely got into a temper,

but when she did get into one she rarely got out of it without good and sufficient reason.

When the guests had departed, Chatterton turned to her.

"What on earth *can* have happened to them?" said he.

"To whom?" asked the lady.

"To the Musgraves."

"I don't know what can have happened to them, but I do know it never will happen again, in my house——"

"They may have mistaken the day."

"Impossible. I sent a note to the girl yesterday. It's South African manners, I suppose. Anyhow, it has put me out, and I wish you would not say any more about it."

"Aunt, there's *something* happened. They are not the people to do a thing like that. I tell you what I am going to do."

"What?"

"Telephone."

"What on earth about?"

"I am going to ask them why they didn't come."

"Well," said Mrs. Spindler, "you can please yourself."

"May I use your telephone?"

"Certainly."

He went down to the library where the telephone was installed, and, looking up Granville Mansions in the book, rang them up.

"Is that the secretary of Granville Mansions?"

Yes?—Well, can you tell me, is Mr. Musgrave in?"

"Mr. Musgrave, Flat No. 23?"

"Yes."

"Oh, he has gone to Southampton."

"To Southampton!"

"Yes, he has left for South Africa."

"South Africa! Did Miss Musgrave go with him?"

"Only as far as Southampton. They have not given up the flat."

"Thank you." He rang off and ran upstairs.

"Think what's happened," said he. "Musgrave has gone off to South Africa."

"And the girl?"

"She's only gone to Southampton to see him off."

"Oh," said Mrs. Spindler, "that's it, is it? She was too busy to answer my note. James, where did you pick these people up? At Archdale's, was it not?"

"Yes," said James.

"It's extraordinary," said Mrs. Spindler, "how we accept people in London on their face value, and, if they haven't a face value, on the flimsiest introduction. There, I was prepared to accept these people just because the girl pleased me. I knew nothing about them. It's extraordinary. It's just London and the loose way we live and think. Thank goodness this has occurred. It's unpleasant, but it may be the saving of much

unpleasantness, and it will certainly save me from being such a fool again."

"But you don't know the reason yet," said Chatterton. "Why on earth condemn people without getting at the facts of the case?"

"I expect the facts would be just as unpleasant as the case. No people but adventurers would act like that. Decent people don't do these things. The man may have had to go to South Africa—he may have even had to bolt from the country. Even if he *had*, he would have sent a message and not spoiled my luncheon—if he had been a gentleman. The same applies to the girl. They have hall-marked themselves as what they are, and I wash my hands of them."

"But, Aunt——"

"Don't speak to me again about them. You know very well that when I once make up my mind with reason, I never alter it. I absolutely decline to see that young woman again or talk about her."

"All right," said he. He knew his aunt too well to press the subject further.

As a matter of fact, the whole business had upset him almost as much as it had upset her. He felt slighted. An accident or an illness excuses everything of this sort, but business brings no excuse in its ugly hands.

Business had called Musgrave suddenly back to South Africa, and Phyl, employed in the task of packing for him and one thing and another, had forgotten her social engagement.

He left Berkeley Square depressed and irritable, and feeling in no mood for work, he strolled along Piccadilly in the direction of Hyde Park Corner.

It was a dull, grey afternoon; the frost had gone out of the air and a faint mist hung over the Green Park, where miserable-looking folk sitting on the seats added to the general air of winter and depression.

A huge Daimler car was drawn up at one of the houses facing the Park. A man had left the house and was entering the car. It was Archdale, good-humoured, rubicund and prosperous-looking as ever. He had exchanged a laughing good-bye with someone at the door, and he was laughing still as he entered the car.

It drove off, and he did not see Chatterton.

Chatterton looked after the vehicle, calling up in his mind again the tragedy he had witnessed that morning at Battersea.

CHAPTER XIII

WHEN Phyl and her father left the Wilderness Club, they drove straight home.

Musgrave was strangely silent. He said nothing about Mrs. Archdale with whom he had been conversing so fluently, and Phyl was greatly exercised in her mind at the manner in which the lady had brightened him up and succeeded in entertaining him, for Mrs. Archdale was the very last person in the world that she could imagine her father being very friendly with. Musgrave, as I have said, was not a woman's man, nor a society man. He endured society because of Phyl.

"Phyl," said Musgrave when they reached the flat, "I am more certain than ever that I have been done by that man."

"Archdale?"

"Yes, Archdale. I was talking to that woman for nearly three-quarters of an hour, and she's deep, very deep. With all her foolishness, she never said one word about him. I tried her every way

but she always escaped to some other subject. Then I asked her straight out whether she knew anyone named Salamans, and I'd have sworn she changed colour. Well, I've made up my mind since lunch."

"What about?"

"To run back to Cape Town."

"Cape Town?"

"Yes. I want to sift this business to the bottom, and there's only one man can help me, and that's Schneider. I shall go by the boat that starts tomorrow. It will only take me six or seven weeks to go there and come back."

"And leave me?" cried Phyl.

"You know what a bad sailor you are, and you know, or rather, you don't know, what the Western Ocean is in January. You will be all right here till I come back. You have a friend in that woman in the next flat."

Phyl was used to being left. In Africa Musgrave's land business arrangements in the last few years had often taken him away for three months at a time, as when he went to Rhodesia and Uganda. Still, she didn't care much for the prospect of London all alone.

"We've taken the flat here for the next two months, and there's something more than that."

"What?" asked Phyl.

"I may have need of you here. I may want you to act for me. This is a big business I'm starting on. If it is as I think, I am fighting the greatest

rogue in London, and I will want someone in London whom I can absolutely trust. I'm losing my trust in people," he finished with a bitter laugh. "That is to say, everyone but you."

"Well, I'll stay," said Phyl. "But, Father, how on earth will you go to-morrow? You have not booked a berth."

Musgrave laughed. "I'll go if I have to sleep on deck. If I had to walk every foot of the way to Cape Town and walk it backwards, I would go. The shipping office will be closed by this. No matter; we will go down to Southampton by the early train, and I'll go right to the ship. Bank-notes take you anywhere."

He went to his bureau and, taking out a cash-box, opened it and took out a bundle of notes. There were two hundred-pound notes, twenty ten, and ten five, in the bundle. Four hundred and fifty pounds in all.

"It's well I hadn't put them in the Bank," said he, "for we must start in the morning before I would have time to cash a cheque. I will leave you a hundred—you may have the rent of the flat to pay before I come back, but my solicitors will give you anything you want. Let's see, now—is there anything else to be done? No, I think everything is ship-shape."

"Well, I wish you were back and that all this nasty business was over," said Phyl.

"What business?"

"This about Archdale."

"My dear child," said Musgrave, "it is only beginning, and it's quite on the cards that it will give me enough to do till the end of my life."

He took a cigarette from a box on the table and lit it.

Phyl looked at him without speaking for a moment.

She was beginning to recognize that since his return that day from his visit to Archdale, he was not quite the same—not only that : she recognized that she had seen this phase of him before, as, for instance, that time when the native had been tried, and he had assisted at the trial. She had caught sparks, so to speak, of this subliminal Musgrave when the steel in him had been brought in contact with some flinty nature that had opposed him, even if it were over a trifle.

She was beginning to recognize, in fact, that what she knew of her father was only surface knowledge, and that there was something in him beyond a woman's power of definition.

Something different from the elements that enter into the composition of ordinary men.

Her mind could easily have recognized and defined a hard or petty or cruel nature, no matter how much it might have been wrapped up and concealed.

Musgrave was neither hard nor petty nor cruel in the ordinary sense of those terms ; the something Hidden could not be defined, or only in this way—it was something antagonistic to beneficence.

He put the bank-notes back in the bureau, looked at his watch and went off to dress for dinner.

After dinner he occupied himself in packing, with the help of Phyl.

The girl's mind was so upset, that she had completely forgotten Chatterton, Mrs. Spindler and Mrs. Spindler's verbal invitation for the next day. The written invitation was at that moment at Hampstead.

London's insane passion for duplicating the names of streets and buildings having caused it to be offered by the postman and rejected at Granville Mansions, Hampstead.

Just as letters addressed to Tavistock Street, Covent Garden, are daily being delayed by presentation at Tavistock Street, Hackney.

CHAPTER XIV

AT nine o'clock the next morning Musgrave, with a kit-bag and a rug as his only travelling companions, and Phyl, carrying the morning papers for him to read in the train, got into a taxi and drove to Waterloo Station.

It was the South African boat-train, and crowded, but they managed to get seats. Phyl's seat was next to the window, and as she sat waiting for the train to start she saw among the passengers on the platform Archdale. He was not dressed for travelling; he had evidently come to say good-bye to the man with whom he was talking.

Phyl drew her father's attention to the two figures, and changed seats so that he might observe them at his leisure.

Musgrave, watching, could tell at once that this was a business good-bye between the two men.

They were both confabulating, not talking, and Archdale was laying down the law to the other,

or giving him minute directions, to judge by the way he kept tapping the palm of his left hand with his right index finger, as if explaining the various points. The man, a florid person in a Harris tweed overcoat, was evidently an agent or subordinate of some sort—that was plainly written in his appearance and manner.

Then the guard's whistle sounded, the man to whom Archdale had been talking boarded the train, and it started.

Musgrave sank back into his seat with a sigh almost of satisfaction.

Archdale was presumably sending an agent out, and by the same boat as he—Musgrave—was going by. That was another link in the chain of evidence against Archdale. Of course, this man mightn't be Archdale's agent, and even if he were, he might be going out on some business unconnected with Junker's Kraal, yet Musgrave, assured by that sixth sense which presides over all the other senses, and which perhaps is nothing but commonsense with a very sharp nose, had no doubt at all on the matter.

If Salamans had only been a creature of Archdale's, and if the latter, through Salamans, was now in possession of Junker's Kraal, he would *have* either to go himself to South Africa or send a trustworthy man to take over the mining business on the estate.

The present tenant's lease was up on the thirty-first of that month.

Or this man might be going out to negotiate with Van Meers.

He sat brooding on these thoughts as the train drew out of London. They mixed themselves up with the news in the papers and the scenery of Hampshire as they passed through it, and they were still pursuing him when the train drew into Southampton station.

There are very dark problems in human nature, and one of them was the motive drawing Musgrave to this journey.

Junker's Kraal was no longer his. By going to Africa he could by no possible means obtain possession of it again; even were he to find evidence of Archdale's duplicity he could not prosecute on that evidence.

If he could prove that Salamans had bought the property not for himself but as Archdale's agent, the law could do nothing. Archdale had a perfect right to employ an agent, and Archdale was always safe from the law. That profound and duplex mind was not a mind to fear the blind and rigid intelligence of Law.

No, Musgrave could neither get his property back nor obtain redress. He was going purely to obtain evidence that Archdale was the culprit; with that evidence before him he was going to act.—How?

He did not ask himself the question. He only knew that once he had made up his mind to make Archdale pay for his villainy he would do so, even

if the task took him ten years to perform, or even fifteen years, as in the case of Cartwright.

Southampton Docks on a January day are not exhilarating.

To reach the *Triton*, Phyl and her father, followed by a porter with the luggage, had to cross dock-railway tracks, and find their way between piles of boxes and crates.

There was a sprinkling of people at the wharf-side where the great liner was moored—third-class and second-class passengers mostly. An officer by one of the gangways was giving orders to a group of sailors on the wharf. It was the first officer of the *Triton*, and by good fortune Musgrave knew him.

He introduced Phyl, and the three went to the purser's cabin, where that dignitary was seated before a lot of passengers and a pile of papers.

It was not a very full ship, and Musgrave managed to secure a comfortable berth, paid his passage-money, and then departed with Phyl for a walk up town.

The *Triton* did not start till three in the afternoon. It was now twelve, and they arranged to come back and have luncheon on board.

Southampton town was built more with an eye to business than beauty, and January weather does not lend it a fictitious charm. Fortunately, they had little time to spend there, and having bought the inevitable tooth-brush to replace the one suddenly remembered to have been left behind, they returned to the ship.

But when they returned, the wharf and ship showed a very different picture to that which they had left.

The whole of Southampton seemed to be bound for South Africa by the *Triton*. The space round the gangways was crowded and the gangways themselves and the decks. Third-class passengers straying like sheep in every direction but the right one, children who had lost sight of their parents and parents who had lost hold of their children, soldiers bound for Cape Town and workmen for Durban, first-class passengers who had lost their luggage and their tempers: all these made up the "moving scene," whilst their collective voices made Babel. Down in the huge saloon luncheon was served at half a hundred separate tables, a bunch of flowers in every napkin, as though England were offering her last gift to each of the departing travellers.

Musgrave had recovered his natural self, and was quite cheerful during the meal, or pretended to be.

After the meal they went on deck.

All Phyl's heart and soul revolted at the parting. The thought of having to return to London daunted her, and the sight of the land she was bound to remain in as exemplified by the docks depressed her. She was a bad sailor it is true, but she would have risked the voyage in the smallest ship rather than have remained in England alone.

But she was brave with the courage that fights with and conquers self—a very much higher form

of courage than that physical courage which is little more than a brutal insensibility to danger.

She lingered on board till the last possible moment. Then, on the quay, she watched the great ship parting from her moorings and the fussing tugs helping her to turn.

She watched till the form of her father was indistinguishable amidst the black swarms on the bridge deck.

Then she turned away towards the station.

When she reached it she found that she had half an hour to wait for the London train, and she took her seat near the book-stall, watching the people around.

As she sat like this, she remembered the hundred-pound note which her father had given her that morning and which she had placed for safety in the inner pocket of her musquash coat. The note was in an envelope, and at least half a dozen times that day she had put her hand in the pocket to make sure that the precious note was safe. She did so now, and behold ! the note and the envelope were gone.

CHAPTER XV

SHE rose, glanced about her on the ground, as if on the chance of seeing the missing envelope there, and she sat down again, stunned for a moment by the shock.

There is something brutal in the shock of a money loss like this, and the grief of it is not palliated by any compensatory thought. All other griefs are soothed by time or negatived into nothingness, but the grief for the loss of a large sum of money dropped out of one's pocket is never quite soothed away.

Time may make us think of other things, but the grief is always there, and even though it has sunk to the stature of a small grievance against Fate, it is still wonderfully alive when one takes it out and strokes it and plays with it, quite capable of biting and hurting, too.

Phyl was not suffering from grief, but pure shock.

Then, after the first few minutes, she tried to cast her mind back to the last moment when she

had put her hand in the pocket to assure herself of the envelope's safety.

It was on the quay just before luncheon, and before she followed her father through the crowd on the quay to the ship.

On board, she had quite forgotten the money, so filled had her mind been with the thought of her father's imminent departure.

Some hand must have picked her pocket in the crowd of the wharf, or on the crowded deck.

Fortunately, she had some money in the little gold-chain purse which she carried at her wrist.

She opened it. There was a sovereign, a half-sovereign, a sixpence, a farthing, and a receipted bill of Harrods for three yards of veiling, and the return half of her ticket.

That was all the money she possessed in the world, or, at least, in England. The bill for rent at the flat and living would be presented on the last day of the month; her father could not possibly return before the end of February. She knew plenty of people in London, but no single one of them to whom she could go and ask for help. All the South Africans of St. John's Wood and Cromwell Road had been friends of Musgrave's: scarcely friends—acquaintances. He had been introduced to them all by a Mr. Verberg, who also was a mere acquaintance. She dismissed them all from her mind in a crowd. She thought of Chatterton—he was impossible;—Mrs. Spindler—she was impossible. Mrs. Matheson, the lady

who lived in the next flat and with whom she had picked up acquaintance—she was impossible. One of those charming women who are always setting the problem to us: Do you like me or not? One of those people whose amiable surfaces are quite close to us, but whose unknown souls are a million miles away from our knowledge; one of the women, in short, with whom we never get better acquainted beyond a certain point. No—Mrs. Matheson was quite impossible.

The only living being to whom Phyl felt she could go with her story for help and comfort was Mary, the apple-cheeked maid, who assisted her with the fastening of her dresses and to whom she had been liberal with cast-off blouses and other feminine donations. But poor Mary was impossible; she might, and would, give oceans of comfort, but she could give no help.

All these speculations and considerations occupied Phyl's mind for thirty seconds or so. Then she rose up and flew off down the platform to a porter, whom she asked to conduct her to the station master.

"A hundred-pound note," said the functionary. "Have you lost it on the station premises?"

"No," said Phyl, "I don't think so. I think I must have lost it going on board the *Triton* to see my father off to South Africa."

"Ah, well, then," said the station-master, "that will be a matter for the Dockyard police."

"But I must go back to town," said Phyl. "I

have not money enough to stay in Southampton. It's utterly impossible."

"Well, then," said he, "I will communicate your loss to the police for you. What was the number of your note?"

"I don't know. I never looked; but it was in an envelope gummed down, and on the envelope was an address, Granville Mansions."

He took the details down, took Phyl's address and promised to communicate with her directly, should the envelope and its precious contents be found. He was most courteous and kindly; but he left her under the impression that, even if the thing were found, it was doubtful if the police would hand it over unless the number were forthcoming, a cheerless suggestion, considering that the number was at that present moment passing The Needles, bound for Cape Town, in the pocket-book of her father.

He conducted the unfortunate girl to the train just on the point of starting. It was not a full train, and Phyl had the doubtful blessing of a compartment to herself in which to brood over the situation.

They were drawing out of Southampton, when a brilliant idea occurred to her. Her father's solicitors, they were the persons to go to. She knew their name—Ah! did she? For one tremendous moment her memory rushed after the name and tried, so to speak, to catch it by the tail before it vanished from her mind.

But it was gone!

She had heard her father mention it several times. She *knew* it, but she could not remember it.

It had darted away and hidden itself at the back of her mind. She could feel it there, feel its form and character; it was a double name. Something and Something, but what the Something and Something represented in letters, she could not for the life of her remember now.

She did not know the address. Then, as she sat watching the ghost of Hampshire passing in the gloom outside, she began putting names to names in a vain attempt to find the clue to the right ones.

Jones and Jones—Robertson and Jones, etc., till her head ached.

It was no use, and she ceased at last from troubling over it. She was not of a nature to be long depressed, and the train had not taken her half-way to London when the reaction came. The money was lost and gone, probably for ever. There was no use in lamenting over it. This was the first thought of her recovering mind. Then the humour of the whole thing appealed to her. Surely no one had ever been placed in a similar situation. Well off, well dressed, with a handsome flat to live in, with friends, or rather acquaintances, and with only one pound, ten and sixpence farthing to support her magnificence upon.

Then the spirit of adventure in the business

appealed to her. She had always been protected from the world by her father, everything had been paid for, everything had been done by him.

She felt exactly as a person feels who is obliged for the first time to swim alone; fear tempered with pleasure, born of the sense that one is able to do it.

She felt assured of herself, and this was the third stage in her recovery from the first shock and feeling of hopeless despondency.

When the train reached Waterloo, she did not economize, as a weaker spirit might have done, and return to Granville Mansions on foot. She took a taxi, calculating that it was worth parting with eighteenpence to save the depression of the walk through some of the vilest parts of London, and that also she had saved a shilling by not having tea on the train, was in need of sustenance, and would arrive not too late for dinner or too weary to eat it. The taxi-meter only registered tenpence when they arrived, and she gave the man a shilling. She had counted on having to give him one-and-six, and the saving of sixpence gave her spirits an extra fillip as she passed the saluting hall-porter and sought the lift.

Musgrave had always been liberal with tips, and Phyl was now reaping the benefit of his liberality. The hall porter, the lift-man, the valet, who is attached to every flat, and the chamber-maid, all had smiling faces to greet her with. There was also a letter waiting for her.

It was the letter of Mrs. Spindler, the one that

had journeyed to Hampstead by mistake. It bore the Hampstead postmark, and the direction in pencil, "Try Granville Mansions, S.W."

Phyl opened it. It ran :

"MY DEAR MISS MUSGRAVE,

"I write you this line to remind you of your promise to lunch here to-morrow. Luncheon is at 1.30. I have several people whom I want you to meet.

Yours sincerely,

MARIA SPINDLER."

"Oh, my!" said Phyl. "I quite forgot!"

She stood for a moment with the kindly note in her hand, reproaching herself for her forgetfulness.

"Never mind," she said to herself, "I can call to-morrow and apologize, and make it all right." She put the note back in its envelope, and the envelope on the table and went down to dinner.

She dined in her hat, not having time to dress, and after dinner she was stopped by a Mrs. Donaldson as she was passing through the drawing-room. The Donaldsons, husband and wife, belonged to the band of people who are driven out of house and home by the worry of servants. Mrs. Donaldson belonged to the order of woman who feel acutely all the ills that a housekeeper has to put up with at the hands of maids, yet who have neither the tact nor the power of command necessary to cope with slovens and idle doers.

Mr. Donaldson agreeing, they did what a great many people are doing, sold off their house and took refuge in a residential flat. But the unfortunate woman did not escape from the servant question. It had become part of her being, a King Charles' head that poked itself into every topic, and made her a bore to be flown from.

The servants had their revenge.

Phyl escaped from her after awhile and went upstairs, to find a horrible surprise awaiting her. It was a pair of shoes from an American shoe company. She had bought them a day or two before and ordered an alteration to the heels. She had quite forgotten them.

"You were at dinner, Miss," said the happy-faced maidservant, "an' as the man said they were to be paid for on delivery, the hall-porter settled for them."

Phyl looked at the receipted bill. It was for sixteen shillings and sixpence.

She took the sovereign from her purse, and the maid went off and presently returned with the change, three-and-sixpence. Three-and-sixpence in place of the beautiful sturdy sovereign, and she did not want the shoes especially. She had just bought them to match a skirt.

She took the grey suède shoes from their box and placed them on the floor.

Then she sat down on the settee, feeling as the shipwrecked mariner may be supposed to feel who finds his last tin of provisions—bad. She had

exactly thirteen shillings and a farthing left, and the appalling dread that some other unpaid bill might appear before her at any moment like an imp demanding settlement. There was nothing in this way that she knew of, and her father when he bought things nearly always paid cash. She comforted herself with this consideration and, having placed the shoes in the bedroom, she returned to the sitting-room to read for awhile before going to bed.

CHAPTER XVI

NEXT day was Saturday, and Phyl, who had slept soundly after all her worries without dreaming in the least, awoke to find the maid pulling up the blinds.

The girl had brought in early morning tea, and on the tea-tray lay several letters; two circulars addressed to her father, and an invitation to dinner addressed to herself.

The invitation was from Mrs. Mosenheimer, of the Willows, Putney, a lady whom she had met once some weeks ago at a Mrs. Rosenbaum's house.

The invitation was for a week hence, and it was not manna to the unfortunate Phyl, who calculated that, even if she were possessed by the wildest desire for the Mosenheimers' society, her slender means in a week's time would not compass even a tram fare to Putney.

She drank her tea and lay down again, having cast the Mosenheimer invitation on the floor. Could she *make* money, by any chance? Teaching,

for instance. The only language of which she knew anything, beside her Mother tongue, was South African Dutch. She had a working knowledge of arithmetic, and she was a natural grammarian, that is to say, she wrote and spoke grammatically, but empirically. History and geography had come to her mostly through novel reading and travel. No, by no manner of means could she set herself up as the instructor of youth; even infancy, she felt, would find her out, unless she were to approach it in South African Dutch.

Sewing, typewriting, stenography; she could do nothing practical in all the fields. Then the thought came, why not go to the secretary of Granville Mansions and explain everything?

That was quite possible; but what could he do? He knew nothing about them. Musgrave was a very uncommunicative man. He had given Archdale as a reference on taking the flat, and he had always paid, as was his custom, in bank-notes—he hated cheques. The secretary would apply to Archdale of course, and leaving aside the fact that Phyl now hated Archdale, was the other important point that it might be prejudicial to whatever scheme her father was developing, to let Archdale know that he had gone to South Africa.

No—it would never do to go to the secretary. She must fight this battle without bringing Archdale into it.

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seek help from *any* of the South African people. She could not do so without telling them of her father's journey and his destination, and she knew that Archdale was in with them all. That, at her very first word, news that Musgrave had gone off to South Africa in a hurry would be handed round and would reach Archdale to a certainty.

The whole thing was a horrible tangle. Archdale all at once appeared to her, not as a man whom she disliked, but as an evil magician. He had taken Junker's Kraal away from them. He had driven her father off on this long journey, and now he had imposed on her the task of keeping her position a secret from the authorities of Granville Mansions, and had prevented her from seeking assistance, or even council, from any of the people who knew her father.

Then, sitting up in bed and holding her head with both hands, she made another frantic effort to recollect the solicitor's name.

It was useless.

And yet, only the morning before, her father had said to her: "Go to So-and-so if you want any more money. I have just telephoned to him to supply you should you want it."

Musgrave had been under the impression that Phyl was as fully cognisant of his business people's addresses as he was himself.

Suddenly, a brilliant thought came to Phyl, and touching the electric bell by the bed, she asked the maid to fetch her a London directory.

The maid returned with a ponderous red volume, and Phyl, sitting up in bed, began to search the columns devoted to solicitors. Now and then she came on names that seemed the right ones, but she could not be sure.

However, the business being so desperate, she went back over the list, marking with her thumb-nail the ones she thought possible. Then, when she was dressed, she made a note of these, determining to call on all of them, one after the other.

Whilst she was at breakfast, a new thought came to her. She had quite forgotten the bank. Her father dealt with the London and South African Banking Corporation, whose offices are in Cockspur Street. Her mind had been so confused and upset, that she had quite forgotten this rock of refuge. The bank where he kept his money would surely not refuse assistance, when she told them the circumstances of the case. She finished breakfast in a cheerful mood, dressed herself and started.

It was a beautiful morning, frosty and bright, and showing a pale sapphire sky beyond the fusty London chimney-pots and the dingy domes and spires.

She had got the bank address before starting, and she had also in her purse the names of the solicitors and their different addresses.

It would be hard if something did not come out of all this, and so cheered was she that she gave twopence to a match-selling beggar-woman, who waylaid her in Northumberland Avenue.

The hall-porter had given her directions as to

the way to Cockspur Street, and in less than ten minutes she found herself in the Bank-parlour before a bald-headed gentleman, who only wanted breeches and top-boots, a waistcoat made from the English flag and a bunch of seals, to be a perfect representative of John Bull.

John Bull smiled in an amiable manner on Phyl and, having given her a chair, asked her what he could do for her.

Phyl began her story in a rather confused way. Told how she had lost a hundred-pound note, how her father had been called away, how she was alone in London, how she was almost without money, and finished up nearly breathless with the words : " I think this *is* the bank where my father has an account, is it not ? "

" Mr. James Musgrave has an account with us," said John Bull, whose face had slowly been losing expression during all this. " You are his daughter ? Ah, yes. Just so. How very unfortunate. Will not Mr. Musgrave be back soon ? Could you not reach him by telegraph ? "

" He won't be back for two months," said Phyl. " No, I could not telegraph to him—he's away——"

The thought that perhaps she had better not say anything as to where he had gone checked her, then, assured suddenly that it would be all right, she added :

" He's gone to South Africa."

" Ah ! That's a long way. Have you any friends in London ? "

"Oh, yes, lots," said Phyl, anxious to prove that she was not a friendless vagabond come to obtain money under false pretences.

"Well, then, I would suggest that you apply to some one of them. Of course, it is out of our power to part with any of Mr. Musgrave's money, even to his daughter"—with the ghost of a fat smile—"without his signature."

"I thought," said Phyl boldly, "you might have been able to—to advance me enough money to—to—pay things with until his return. It is so awkward to have to go to friends."

"I am afraid that is quite impossible," said John Bull. "You see, my dear young lady, banking is a very rigid business. I am only the servant of my directors, and they are only the servants of the business. But I will be quite happy to accommodate you if you will provide a guarantee."

"What is that?" asked Phyl, picking up.

"Some friend who will secure the amount. Of course, he must either be known to us, or must deposit security for the amount. That is really quite out of our line of business, but to accommodate you, as the daughter of one of our clients, and under the situation, I may strain a point."

"Thank you," said Phyl, "I will think of that."

She rose, and he rose also.

Then he bowed her out, and she found herself in Cockspur Street with her main hope shattered. She did not grumble. She saw quite clearly that what he had said was perfectly just. A bank

cannot hand out money to a stranger, even if the stranger is the daughter of a customer. She had a vague feeling that her misfortune and her extraordinary position would have made a difference, that her father's bank would have helped under such circumstances. She now saw quite clearly that business takes no account of anything but business.

To have applied to any of the South African people to go security for her would have been just the same as asking them for money, and would have necessitated just as full an explanation of the whole business.

She took the list of solicitors from her purse. The first on the list lived in Fetter Lane, and asking her way of a policeman, she started on her journey.

Morton and Hobbes was the name of the firm. They had beautiful offices, and seemed to be doing well in business, to judge by the number of clerks; but they knew nothing about Musgrave. They also seemed to resent the inquiry, and to look on her with suspicion; at least, that was the impression that the manner of the chief clerk gave her, when she asked him: "Can you tell me, is Mr. James Musgrave a client of yours?" Then, when she explained matters and made it evident that she was not attempting to get at any of the firm's secrets, the information was grudgingly given to her that Mr. James Musgrave was *not* a client of theirs.

The next on the list lived in Ely Place ; and here she was shown right into the manager's room, and before she could obtain a plain answer to a plain question, had to explain herself and her story, which now began to sound fishy even in her own ears.

She left the office in Ely Place, feeling as though she had been trying to do something wrong. They were perfectly civil to her, but that was the impression that she carried away with her. She felt that she was a suspected person.

Gray's Inn was the next address. She found a small and flourishing firm, with a chief who was young and glossy and wore a flower in his coat. Here she met with great civility, friendliness, and a desire to know her address, also conversation on the weather—but no knowledge of Musgrave.

The glossy one verged on familiarity, and she escaped, feeling frightened, as though she had come in contact with some element in society up to this unknown to her.

She much preferred the frowning solicitors to the smiling ones.

She looked at her list. There were three more names upon it. Many another person would by now have given up the business in despair, but Phyl had a determined soul. She was not working for herself either ; she felt that it was essential to keep all knowledge of her father's movements from Archdale and, to do this, it was absolutely necessary for her to keep well with the authorities of

Granville Mansions, who would inevitably apply to Archdale were the rent and payment for expenses not forthcoming.

The next firm on the list was Buchanan and Bates of Chancery Lane.

Here, the chief clerk, a kindly and smiling individual, met her question with a straight affirmative.

"Yes. Mr. James Musgrave is a client of ours."

Phyl could have embraced him.

She drew a long, deep breath of satisfaction. She was saved at last!

She had to wait five minutes and then she was shown into Mr. Buchanan's room.

Mr. Buchanan was a Scotchman of the slow and considerative type. The sort of man who weighs everything, especially his words.

He listened to Phyl's story and said, "Tut-tut," when she told of losing the note. Though he was Musgrave's solicitor, he knew very little of him, beyond that he was a man of substance from South Africa. He held a number of Musgrave's securities, and he had been the intermediary in the sale of Junker's Kraal; therefore, he listened with great patience to the girl who said she was Musgrave's daughter.

"And now, what can I do for you?" said Mr. Buchanan, when she had finished.

"I want some money, please," said Phyl. "Father said I was to apply to you if I wanted any."

"Oh! and have you any communication from him authorizing us to supply you?"

"No, he telephoned to you yesterday morning telling you his wishes."

"Not to us, surely," said Mr. Buchanan. "I have had no word of the matter; but, wait, maybe Mr. Spurell can cast some light on it."

He rang a bell on his desk, and the head clerk entered.

"Mr. Spurell," said the solicitor, "have you had any communication from Mr. James Musgrave by telephone relative to this young lady, Mr. Musgrave's daughter?"

"Why, no," said Mr. Spurell. "He telephoned to us yesterday morning on a point concerning some deeds, but he said no word of any other matter."

"He must have forgotten," said Phyl, in despair.

"Eh, probably that's how it was," said Mr. Buchanan. "That will do, Mr. Spurell." Then, to Phyl: "It may have been an oversight on his part. It is unfortunate, but you must see, my dear young leddy, it is not possible for us to move in this matter without some word from Mr. Musgrave. Have you no relations in London who can assist you—no friends?"

"Yes, I have friends," said Phyl, "but I don't like to apply to them—it is so unpleasant to go to friends and ask for money."

pound note. Gude sakes, it gives me the shivers to think of it—lost and gone like that! No, no, take my advice and go to one of these good friends and explain all to them; let them write to me, and then, out of my private purse, I will do all that's needful; but I must have some assurance that the money—which is your father's, for I will look to him to re-imburse me—is not lost—no—no, don't think I'm meaning to be unkind, but there's the matter in a nut-shell."

Phyl rose.

"Thank you," said she. "I know I have been careless, and, of course, I cannot expect you, who are a stranger, to trust me not to be careless again. It is very good indeed of you. I will think of what you say, and I will let you know. Perhaps I will not have to trouble you, but, in any event, please take my best thanks."

She shook hands warmly with him. An idea had come to her. The South African people were impossible, but there was one person who, she felt instinctively would understand everything and act as her sponsor for carefulness, Mrs. Spindler. It would not be asking her for money, only to take over any money that Mr. Buchanan advanced and guarantee that it was not lost. Then another thought occurred to her as she was about to leave. How would it be to ask Mr. Buchanan to deal with the secretary of Granville Mansions and pay her bills there? But her mind revolted at this idea as soon as it was formed, revolted at such a slur on her

independence—besides, what about the money for everyday expenses, the shillings and half-crowns that London is always holding out its hand for.

She did not, therefore, put the thought into words, but allowed herself to be bowed out, and departed well pleased with the prospect opening before her. It was now quarter past one, and she returned to Granville Mansions for lunch, taking a motor-bus from Chancery Lane to Charing Cross.

At four o'clock she started for Berkeley Square. Fortunately, the weather still held good, so that she could go on foot.

She reached the house, and the door opening almost immediately on her knock, she found herself face to face with the man-servant.

Yes, Mrs. Spindler was at home. She entered, gave her card, and was shown into the drawing-room, and left there alone to contemplate the forthcoming interview.

It was a large room and a gloomy room, despite all the efforts of art or perhaps because of them.

Mrs. Spindler was a connoisseur of Japanese masks and other artistic products of the far East. Now these things, properly treated and in their proper setting, are delightful, that is to say, when they inhabit a cellar in some paper-panelled house in Tokio, and are brought up occasionally and one at a time to be admired.

Japanese art is like a strong liqueur, and requires assimilating in small doses. But here there were cabinets full of ivory faces, some frightful, some to

the ordinary European mind, inane; there were Japanese carvings, Japanese swords; there were Chinese porcelain figures and pagodas, and they all made for depression by their alienity, if I may use the expression; they seemed relics of another world, as they certainly were.

Phyl was examining what turned out to be a cluster of monkeys all carved from ivory with wonderful skill and minuteness, all clinging together and all seeming engaged in the one passionate pursuit—the biting of each other's tails, when the door opened and the man-servant re-appeared.

"I am sorry, miss, but Mrs. Spindler is indisposed and is not receiving to-day."

"Oh," said Phyl. "Thank you."

He held the door open whilst she passed out, and following her down the stairs opened the hall-door for her.

If Mrs. Spindler had said that she was out, it would not have been so bad; but to Phyl the message she had sent, was little less than an insult. Her cheeks were burning with anger. She forgot for a moment that this was the ruin of her plan. She only felt the snub.

The woman was in a temper because she—Phyl—had forgotten the invitation to the luncheon-party. There was some comfort in that thought, but it did not make the figure of Mrs. Spindler any less hateful to her mind.

This rebuff coming on top of all her other troubles was doubly hard, just because it came

from the hand of a woman, and a woman who she fancied would be her friend.

If Mrs. Spindler, seated at that moment and drying one of the eternal dogs in the bath-room, had known the real facts of the case, and could she have seen into Phyl's mind, she would have rushed out, dog, towel and all, and pursued the wanderer even into Piccadilly, but she knew nothing beyond the fact that she had given "this young woman from South Africa" a lesson in good manners, which would last her for the rest of her life.

Phyl went back to Granville Mansions. She arrived at afternoon tea-time. The drawing-room at Granville Mansions has all sorts of nooks and corners. At tea-time you generally find pairs of young men and maidens spooning in the corners and nooks. Where they come from, it is impossible to say, but tea-time brings them just as rain brings snails. Phyl, indifferent even to those patent love-affairs, drank her tea and turned over the pages of a fashionable weekly. She was about to put it down, when an advertisement in one of the columns caught her eye.

"As Paying Guests. Two American ladies would be glad of accommodation for a month in a high-class home. Must be in the West-end. Terms of no object if conditions suitable. Telephone or write. Miss Trentham. Connaught Hotel, Northumberland Avenue."

Phyl glanced at the date on the paper.

It was that day's—Saturday's.

She had never come to so rapid a decision in her life before. She left her tea unfinished, and went to the theatre-booking and telephone office which was situated in one of the corridors near the drawing-room.

She paid threepence, and asked the attendant to put her on to the "Connaught Hotel."

Then you might have heard the following :

"Is Miss Trentham in? Thanks, thanks"—half a minute's wait. "Oh, is that Miss Trentham? I have read your advertisement in the *Paragon*. Yes—I am telephoning from Granville Mansions, where I have a flat. My name is Musgrave—Yes—I shall be pleased to share my flat. My father has gone to South Africa, and I am staying here alone. Oh—yes, I'm sure you would be charmed with the place. Yes—I shall be delighted to call. Yes, I could come round now. It is quite close. Thanks."

She put back the receiver.

Her cheeks were flushed and her eyes sparkling. The cheerful American voice at the other end of the telephone had given her heart. It was a glorious idea. The flat was hers, to do what she liked with, and have what guests she liked in, paying or otherwise. She had the idea about Americans that many people have about South Africans. She imagined that all rich Americans were millionaires.

The Connaught Hotel was less than five minutes' walk from Granville Mansions, and as she took her way there, she figured out in her mind the monthly expenses at Granville Mansions. The rent of the flat was six pounds a week, and the expenses of living were about three pounds ten for each person—say, four pounds. That was eighteen pounds a week for three people. If these people would pay twenty pounds a week, the situation would be saved at least for a month. That would mean charging them ten pounds a week each. That seemed a lot of money to ask. Yet they had said in their advertisement, "Terms no object." At all events, it would not pay her to take them for less.

She entered the hotel, asked for Miss Trentham, and was shown into the drawing-room, where there were a number of people, and, taking her seat, waited with a beating heart, whilst the waiter went to fetch the new arbiters of her destiny.

CHAPTER XVII

JAMES MUSGRAVE stood upon the boat-deck of the *Triton*, watching the figure of Phyl upon the wharf till distance blotted it from view. Then, with a sigh, he turned away and went to his cabin to put things straight.

It was a double cabin, and the bedroom steward attached to it was arranging the bedding when Musgrave entered.

The man told him he would have the cabin to himself as the passenger who was to occupy the upper bunk had cancelled his booking at the last moment.

This was welcome news, and put Musgrave in a good temper. He gave the man a tip, unpacked, and then came down to the saloon for afternoon tea.

Ever since losing sight of Phyl on the wharf, his eyes on deck had been travelling here and there, on the look-out for the florid man whom Archdale had taken leave of.

As he entered the saloon, he saw him. The florid one was seated at a table near the door-way, on the right, and as there was a vacant place just opposite to him, Musgrave took it, and scarcely had he taken it, when the florid one asked him to pass him the sugar. Musgrave complied with the faintest trace of a smile, and whilst taking his tea exchanged several remarks with the other. But he made no attempt to push the intimacy, and when he had finished he rose and left the saloon for a smoke on deck.

Ever since the beginning of this Archdale business, he had lost in great part the listlessness and nervousness that seemed part of his nature. He seemed to have tapped a new source of energy. Over thirty years ago, when, as a young man, he had come first to Africa, a similar phenomenon had happened, and it might be fancied that his success in business had sprung from energy which his strange nature had drawn from his hatred of Cartwright, the man who had cruelly defrauded him at the beginning of his life.

Has anyone ever attempted to estimate the vast motive power that lies in hatred ?

The class hatred of the politician sprung from the gutter, who hides his personal animosity against his betters in the social scheme under the mask of altruism ; the race hatred that clings when all cause for it is gone and makes one nation a thorn in another nation's flesh ; the sex hatred that makes misogynists and misanthropists, and

the hatred of the person who injures one, which found such a fine field in the mind of Musgrave.

But what made this common passion so strange in the case of Musgrave was the fact that it existed, not so much in the form of a passion as a cold attribute of his nature; it was part of him, just as the power of memory was part of him; it was an essential of his life, and he had to obey it just as he had to obey the unswerving rectitude which ordered all his doings.

He could not go back from his word. It was not that he *would* not do so—he could not. The breaking of his word would have implied the breaking of unbreakable things in his nature. He could not forgive an injury, no more than the scales can forgive a parcel for being of short weight. You might have injured Musgrave in a small way by cheating him over a trifle, and he might not have brought you to book, but he would never have forgiven you. You might have injured him by striking him in a temper. He would have taken the temper into consideration in estimating the amount of your offence against him, but having fixed the extent of that offence in his own mind he would never have forgiven it. He was absolutely just as far as in him lay. He was not inhuman. He would set off a benefit against an injury and strike a balance—but he would remember both separately. No benefit could act as a solvent for the stone you had hurled at him. All of

which explanation does not explain him in the least—only some of his actions.

At dinner he did not see the man whom he was now deeply interested in.

He came down late and the saloon was full; but after dinner, in the smoke-room, they met and talked, and it was the florid one who began the conversation.

"You're going to South Africa?" said he. "So am I. First voyage there, too. Oh, I'm a good sailor; been across the Atlantic enough in my time."

"You come from London?" said Musgrave.

"Yes; London is my head-quarters."

"Do you know," said Musgrave, "I believe I saw you at the station this morning. You were talking, I think, to my friend Archdale."

The florid one jumped in his chair.

"Archdale!"

"Yes. I was in the train. I did not get out to say good-bye to Archdale, as I saw he was so busy with you."

"Yes," said the other. "We were having a business talk. So you know Archdale?"

"Yes, I know him very well; in fact, I may say he is one of my best friends."

"Ah!"

"And, what's more, I think I can tell you almost what you were talking about when you stood on the platform with him. Archdale has no secrets from me."

"Oh!"

"Of course, I am not prying into your affairs, but I fancy— Shall I say what's in my mind?"

"Yes."

"Well, I fancy you are his representative in the Junker's Kraal business he told me about the other night."

"Which business was that?"

"Why, his buying the Junker's Kraal property from that fool Musgrave—I hope I haven't done wrong in speaking to you about it, but I fancied you were in the know."

"Oh, you can go on," said the other. "I am perfectly safe. So you know about that?"

"I should think I did. You see, I'm in with him in a way. Anyhow, he gave me the whole story. This man Musgrave——"

"I know it," said the other. "He sold out for four thousand."

"Three thousand."

"Well, Archdale told me four. He always stretched a bit."

"He sold for three," said Musgrave, "and the best part of the thing was the way Archdale managed it. He got that Jew chap—what is his name?"

"Salamans," replied the other. "Yes, I know it. Salamans was the go-between. I know the whole business from start to finish. Salamans is only a man of straw. I know all about him. Archdale has a hold on him."

"The cleverest thing of all," went on Musgrave, "was the way Archdale got ahead of the Van Meers."

"Trust Archdale."

"Do you know the story?"

"I should think I did. Do you mean to say Archdale told you all about it?"

"Every word," said Musgrave.

"Well," said the other. "Archdale seems to have been talking a lot. He told me with all sorts of secrecy, and now the first man I meet has the story. Of course," he finished apologetically, "I suppose it's all right, as you are one of his best friends; still, there you are. I think he oughtn't to have told that yarn to anyone but me—you see, I'm his agent in the Junker's Kraal business. But anyhow, you're safe and won't repeat it."

"Oh, I'm safe. But I'll tell you what Archdale did not tell you."

"What's that?"

"The way he met Musgrave first."

"No. How was it?"

"Well, it seems that Archdale was being attacked by an ostrich. You know that ostriches are as dangerous as tigers, once they get you down. Well, Archdale was on the ground, being trampled to death when Musgrave, at considerable risk to himself, saved him. That was a good many years ago."

"No, Archdale did not tell me that," said the other.

"I expect not."

"I wonder what Musgrave would say if he knew Archdale was the man with the money in this deal," said the florid one, lighting another cigarette.

"He knows it."

"Oh, he knows it, does he? And how is he taking the news?"

"Well, you see, he was not perfectly certain till a short time ago. He had been steadily collecting information. He is a man who never moves unless on a certainty."

"All the same, he can do nothing. What can he do? Archdale has arranged the whole thing so that he can't be touched. It was a perfectly legal purchase."

"Perhaps. But Musgrave is not the man to let a scoundrel use him like that."

"A scoundrel!"

"Well, what else would you call him? This man saved his life, and in return what does he do? Rob him."

"Oh, I wouldn't put it at that. It was a clever business deal. Things like that are being done every day."

"Maybe," said Musgrave, rising to go. "But Archdale has reckoned without taking into consideration the fact that he is dealing with a man who does not let things like this go easily. You may tell Archdale when you write or cable to him that the cards are against him."

"The cards against him?"

"Yes—even though the game takes twenty years in the playing."

"Oh—excuse me, but what is your name?"

"My name is Musgrave."

He turned on his heel and left the saloon.

Outside the night was fine and clear. He leaned against the bulwarks for a moment and took his hat off to let the sea wind cool his head.

So it was absolutely true, then. The man whose life he had saved, the man in whom he had put his trust, had acted towards him like a common swindler.

Up to this, though his suspicions had amounted almost to a certainty, the certainty was wanting. Now that he had obtained it he could view the whole affair in the hard light of Fact.

For five minutes he leaned against the ship's side, watching the foam flung away from her path and the shimmer of the port-hole lights on the passing water. Then he turned and walked towards the purser's cabin, where the purser was engaged in baggage details with several passengers.

"Do we stop at Las Palmas?" asked Musgrave, when he found a hearing.

"Yes, we stop there for six hours."

"Ah, well, I shall leave the ship there. I wish to break my journey and return to England. Is there any chance that I may get part of my money returned?"

"Not the slightest," said the purser cheerfully. "You see, you have taken a berth, and that excludes another passenger."

"Well," said Musgrave, "it can't be helped. There is no use in grumbling. Thank you."

CHAPTER XVIII

PHYL, sitting in the drawing-room of the "Connaught," watched the people entering and passing through to the smoking-room, wondering to herself what Miss Trentham would be like when she appeared.

She felt nervous and uncomfortable. She was doing nothing wrong, still, the vague feeling that she was doing something irregular pressed upon her and made her uneasy.

Then she saw the waiter who had shown her in return, and, following him, two young women. They were neither good- nor ill-looking, but their appearance did not strike Phyl unpleasantly. She rose and advanced towards them.

"Miss Trentham?" said Phyl.

"That's me," said the taller of the two. "This is Miss Fox. You are Miss Musgrave, I presume? Now we are introduced. Have you had tea?"

"Yes, thanks."

"So've we. Well, here's a quiet corner, and we

can sit down and chat. We are just new to London, only arrived the day before yesterday on the *Magnetic*, and we're still half giddy from travelling. You saw our advertisement? We wired it from Liverpool just in time to get it into the *Paragon*. You see, we're people who look ahead. We have a horror of hotels, and it seemed to us if we could get some home that was really nice to take us poor wanderers in, our stay in London would be pleasanter. We got our first contingent of answers by the afternoon post; they seemed mostly from Shepherd's Bush, wherever that may be."

"And Bayswater," cut in Miss Fox, "wherever that may be. Anyhow, they were no use. We were consulting on them when your voice came like an angel over the telephone. Say—are you married?"

"No," said Phyl. She felt as though she had known these people for years, quite at ease at once with them. She also felt that she would like them very much on better acquaintance.

"I am living with my father. At least, I was, but he was called away to South Africa. He left yesterday."

"So you are alone?" said Miss Trentham.

"Yes. And the strangest thing has happened—that's really why I want someone to come and stay at the flat. I went to see him off—he went by the *Triton*—and, just think! When I looked in my coat-pocket for the money he left me to pay expenses, it was gone—a hundred pounds."

"You'd had your pocket picked?" said Miss Fox.

"I don't know. It was in an envelope, and the envelope was in this pocket—" she opened her coat to show. "Fortunately I had not lost my railway ticket or the money in my purse. I came back to London, and of course I could go to friends and ask them to help, but one doesn't like to bother friends."

"Quite so."

"So, seeing your advertisement, I thought there was a chance of getting someone to stay with me and pay—" She was getting on famously, but the word "pay" checked her, and Miss Fox came to her help. "Just so," she said. "And a very good idea, too. You've got the flat?"

"Yes; we rent it."

"And your rent is paid?"

"Up to the last of December. It will have to be paid again on the last of the month. That's what's bothering me."

Miss Trentham, who had been watching Phyl narrowly all the time she had been speaking, and not only watching her but examining minutely every detail of her dress, now cut in.

"I see your position exactly. Now, let us get to business details, and see if we can't worry this thing out. Granville Mansions is a real good address, and I suppose the flat's in keeping?"

"It's beautifully furnished," said Phyl, "and there are three bedrooms, so you could have a bedroom each."

"And the rent?" said Miss Trentham.

"Is six pounds a week."

"Just so. And the living expenses?"

"Three or four—say four."

"Just so. For us three it would be roughly a hundred dollars a week."

"A hundred dollars?" said Phyl.

"Twenty pounds."

"Yes, it would be twenty pounds."

"Well," said Miss Trentham, "if the place suits us, I will pay you a hundred and twenty dollars a week. That's twenty-four pounds. That will give you something over to pay the flat-man for the time from the first of January to now, so that at the end of the month you won't be worried—and we may stay two months. When is your father back?"

"He'll be back in two months," said the delighted Phyl. "Oh, it would be a relief if you would come. You can't think what it is, all this worry on my mind, thinking what to do."

"Well, now," said Miss Trentham, "let us go right away and see the place, and put you out of your misery. I am sure it will do, but there's no use concluding a bargain before seeing the goods. Julia"—to Miss Fox—"can you come round?"

"Yes, I'll come," said Julia, "if we may?"

"Of course you may," said Phyl, rising. "I shall be only too delighted."

They were dressed ready for going out, so there

was no delay. Phyl, as she left the hotel with them, felt—and the feeling seemed to her for a moment like a premonition—that all this was too good to last, but the feeling vanished before the cheerful conversation of her two saviours, and in a few minutes they were entering the precincts of Granville Mansions.

The flat charmed the new-comers, as indeed it might well do. Not only was it spacious, well-furnished, airy and clean, but it had a touch of home about it most welcome to the heart of a wanderer.

There is no place like Home—that is the one eternal truth upon which Society turns, and must turn. The cave-man felt it on his return from the chase of the woolly rhinoceros, and the city man says it on his return from the seaside. The duke and the coster have no division of opinion at all on this point. The two Americans declared the sentiment as they looked around them; they also tried the taps of the bath-room, made inquiries as to the availability of a fire-escape, and, having examined and approved of the bedrooms, declared their intention of concluding the contract with Phyl.

“We’ll pay weekly, if you like,” said Miss Trentham.

“Thanks,” said Phyl, blushing. “I *bate* taking the money and I like you so much already that—that I’d like you to stay as guests without paying anything. Only you see how I am placed?”

"That's real nice of you," said Miss Fox. "And we're only too glad to be able to help things along till your father comes back—aren't we, Alice?"

"We are," said Miss Trentham. "And now"—to Phyl—"will you go down and tell the flat man that you have two friends coming to stay with you to-morrow? That's the way to fix it with him. And then will you come and dine with us at the 'Connaught'?"

"You can come to-morrow?" said Phyl.

"Why, certainly. We are only staying by the day at the 'Connaught.'"

"Well, I'll go down and tell him. And, thanks very much, yes, I will be delighted to come and dine."

She ran down to the office and gave notice that she had two friends coming to stay. Then she came up, changed rapidly and started out in the highest spirits with her new companions. She had not asked for references. A person who is being saved from a burning building does not ask for the social credentials of his rescuer. Besides, they were Americans. That, in England, is enough.

At dinner, Miss Trentham and Miss Fox entertained Phyl with the vivacity of their conversation and their remarks on England and its people. It seemed that they had made the acquaintance of some very great people on board the *Magnetic*—the Earl and Countess of Stornoway, no less, and Sir Philip Ogilvie. Others they mentioned, but these were the chief ones. The Stornoways had

invited them to call at Grosvenor Square, and Sir Philip Ogilvie was to bring his sister. Others also were anxious to renew the acquaintance.

"They think I'm Silas Trentham's daughter, or something—he's the Railway King, you know. I'm not; but I'm a relation—very distant. Aren't I, Julia?"

"Yes," said Miss Fox, with an air of suppressed laughter. "But it's all the same whether you are, or aren't; they're after your money, Alice."

It was Miss Trentham's turn to suppress laughter, which she did whilst attempting to swallow a mouthful of Beaune.

"Well," she said, "we will see them to-morrow—the Stornoways—and you'd better write to-night, Julia, and tell them of our new address. By the way," said she, turning to Phyl, "have you a motor-garage attached to Granville Mansions?"

"No," said Phyl, "but we can always get a car from a garage near by. The people here send for it for us. Other times we generally use taxis."

"I expect they can put the whole thing down in the bill?"

"Yes," said Phyl; "we always do that, and settle for everything at the end of the month."

CHAPTER XIX

WHEN Chatterton left Mrs. Spindler's he was suffering from the double depression caused by Phyl's strange conduct and the gloomy sight he had witnessed that morning at Battersea.

Depressions call to depressions, and the cheerless to the cheerless. It seemed to him that this was one of his bad days, and entering his club, he wondered what else was going to befall him. In the smoking-room he met Arthur Godsake.

Godsake was a professional pessimist. He could have given Musgrave many points and have beaten him. His chief occupation was throwing up his hands over the iniquities of the world, and an hour of Godsake's company left one with no fixed belief in anything except the rottenness of the English army, the English navy, the Liberal or Conservative Government, as the case might be, and the general

impression that no single person in the whole world was straight. Godsake himself was perfectly straight and a kindly enough person, but he had the modern disease in an acute form.

He seized on Chatterton and began on the Territorials. Godsake on the Territorials was terrible, and Chatterton with a frantic effort managed to switch him on to Lloyd George.

Now we all know the wickedness of Lloyd George, but no one knows the full wickedness of Lloyd George till he hears it described by Godsake.

"I dined with him last night," he finished pleasantly. "And what have you been doing with yourself to-day?"

"I?" said Chatterton. "Nothing particular. A man dragged me out this morning to see the poor devils turning up at the Battersea Trust Office to try and get their money out. It has spoiled my whole day."

"That's nothing," said the other. "Think of all the unfortunates whose lives have been spoiled. Yes, there you have Archdale in all his glory. Did you ever see the article about Archdale in *The Signs of our Times*? Libellous? Well, you can't libel Archdale, but if you could libel him, this article might be said to do so. Of course he'll stop their mouths. He's quite happy.

and that man Salamans between them have got hold of some Johnny with a diamond mine. Chap didn't know it was a diamond mine, and they got it from him. Van Meers were after it. Of course, they always deal straight. People are always abusing them, but they are straight, and they were prepared to offer this chap something like half a million for his property, but Archdale got before them and collared it for an old song."

"What was the man's name?" asked Chatterton.

"What man?"

"The man they got the mine from."

"I don't know. He didn't say. It ought to have been Juggins. But there you are—that's Archdale."

"Good God!" said Chatterton.

"What?"

"I believe I know the man. It's a South African just come to England. I was calling there the other day, and Archdale and Salamans came in."

"That's him, you may depend."

"And my aunt—Mrs. Spindler—you know her—said to me that Archdale was after something. You know she is awfully clever about people. I should have warned this chap, but I knew nothing definite, and I forgot."

"There's no use warning people about Archdale," said the other. "Well, I must be going. I'm due to dine with him to-night."

"Who?"

"Archdale."

He went off, and Chatterton fell into meditation. Could that possibly be the reason of Musgrave's sudden departure and Phyl's forgetfulness? Strangely enough, now that Godsake had gone off, this solution of the question did not seem so clear. The coincidence seemed too remarkable, yet he well knew that coincidence is always at work, making life so that it would be absolutely unprintable in fiction.

Should he call at once on Phyl and explain his mistake in not warning her about Archdale? Then the thought came to him—and suppose Musgrave is not the man whom Archdale has done out of the land? Suppose Musgrave is hand and glove with Archdale, a nice fool I'll look. Besides, if he went at once to Granville Mansions, Phyl would not be there; she would not return till night if she had gone to see her father off.

He put the matter from his mind, or attempted to do so, by a good dinner and a visit to *Oh! Oh! Delphine!* But he could not put Phyl from his mind. She haunted him like an ache. She followed him from the dining-room to the theatre; she appeared on the stage amidst the performers of that classical comedy, *Oh! Oh! Delphine!* She was more beautiful even than the beautiful carpet-seller, more divine than Delphine.

Chatterton was, in fact, now madly in love. That is to say, in all things relative to Phyl he was on a level mentally with the caged parrot, whose

cry of *Oh! Oh! Delphine!* forms such an admirable substitute in modern ears for the wit of Sheridan, the keenness of Congreve or the humour of Molière.

The School for Scandal or the *Bourgeois Gentleman* would not have appealed to his intellect a bit more to-night than New York's latest. And he was the very last person one would ever have suspected of getting into such a condition. Superficial observers might have been ready to accept the fact, but no one could see beneath his surface to the adamant common sense that formed the basis of his character.

Perhaps, after all, it was the same common sense that made a fool of him—or a wise man of him, if you like it better.

He went home and dreamt that he was at the theatre with Phyl, sitting in the stalls. Then she was on the stage, and Mrs. Archdale was beside him. He tried to rise and reach Phyl across the footlights and the trombones of the orchestra, but Mrs. Archdale pulled him back, and Archdale, who had suddenly appeared from nowhere, sat on his chest to keep him quiet. Then he awoke hanging head downwards out of the bed.

It was eight in the morning. He arose and dressed, breakfasted and set to on some work that had to be completed that day.

The question whether he should call on Phyl or not haunted him all through his working hours without finding an answer, till at three o'clock,

when he had to decide definitely one way or the other, he compromised.

"I will call to-morrow," said he. "She will be sure to be in on Sunday, and there will be less chance of other people being there."

CHAPTER XX

AT twenty-past five next day Chatterton called at Granville Mansions.

The hall-porter telephoned up to know if Miss Musgrave was in, and, an affirmative reply coming, Chatterton entered the lift.

He felt desperately nervous—and determined. He had only met Phyl three times. Had you told him a month ago that any girl in the world could have captured him after such a short acquaintance, he would have laughed you to scorn. Yet captured he was, absolutely and completely, heart, mind and body, and had he asked himself the reason why of this miracle he could not have answered the question.

He had met girls prettier than Phyl, richer, more gifted in mind—they had left him cold. The spark that had set him alight had come from—where?

The answer to that query would give the answer to one of the strangest problems of life.

He was shown into the sitting-room of the flat, where Phyl was seated reading the *New York Herald* (Paris edition), the property of Miss Trentham.

The Americans had arrived that morning before breakfast. They had brought several Saratoga trunks and had made themselves at home at once, almost too much at home, Phyl thought. They had ordered eggs for breakfast—not eggs served in a civilized fashion, but eggs half-boiled broken into tumblers, a method of egg-eating that had been most obviously resented by a prim old gentleman seated at the next table. They had talked loud and asked for a pitcher of iced water, and had scarified the waiter, who could not supply them with remarks hinting at English insufficiency.

They had ordered liqueurs at twelve o'clock, and had read the *New York Herald* and *Saratoga Transcript*, and had talked together, ignoring Phyl, and had taken the best seats in the sitting-room.

They were quite jovial and friendly, and not in the least unkind, yet in every movement, every action, every word, they exhibited an unconscious egotism and selfishness, as if the whole world were a phantom in which they were the only realities.

After lunch they had retired to their bedrooms for a siesta, and now they were out—gone to call on the Earl and Countess Stornoway.

Phyl rose up as Chatterton entered. She was so glad to see a friendly face that she almost forgot Mrs. Spindler's rudeness. They shook hands and

Chatterton apologized for calling on Sunday. Why he should not call on a Sunday, and why he should apologize for calling were questions beyond his powers to answer just then.

He had been rehearsing in a vague manner all he should say, just as a novice at public speaking rehearses his speech, only to find that the blighting air of the platform has withered his ideas and left him for the moment with nothing to say.

"I am so glad to see you," said Phyl quite frankly. "Father has gone to South Africa."

"I know," said Chatterton, taking a seat.

"How did you know?" asked she, startled by the idea that if the knowledge had come to Chatterton it might also have reached Archdale.

"Well, you see, when you didn't come to luncheon the other day——"

"Yes?"

"I telephoned here, and they said Mr. Musgrave had gone to South Africa, and you had gone to Southampton with him."

"Oh!"

The idea that Archdale might perchance telephone to her father and get the same message crossed her mind. She determined to leave orders to give no information to anyone as to her father's movements.

"I telephoned from Aunt's. She was awfully—sorry you didn't come."

"Do you know," said Phyl, "I think Mrs. Spindler must have thought me awfully rude."

But it was not my fault. Things occurred, and my father was greatly put out about some business, and I was so worried by thinking about him that I quite forgot."

"Oh, it was nothing."

"Oh, yes, it was. I should have remembered. Anyhow, I called yesterday, and Mrs. Spindler was——"

"Out," said Chatterton. "It was a pity. She must have been at Lady Greville's At Home."

"Oh, no," said Phyl; "she was at home all right. I am sorry, too, for I should have liked to see more of her, and now I never can."

"Good gracious, why?"

"I could never speak to anyone again who treated me like that."

"Oh, but surely——"

"She said she was not receiving——"

"Confound her," said Chatterton. "Excuse me—but my feelings got the better of me. You mustn't mind her. She's the best woman in the world. If she did get into a temper with you, I'll bet anything she's been repenting of it ever since——"

"Perhaps," said Phyl.

"Then you will forgive her?"

"I have nothing to forgive. It was my fault in the first instance."

"Then you do forgive her."

"If you insist on the point, yes. But I will never speak to her again."

"Oh, *yes*, you will," said Chatterton, softening his voice. "Do you know I have been wanting to speak to you—to tell you something——"

Next moment he would have been down on his knees beside her, "telling her all," but at the moment the telephone-bell rang in the next room.

"One moment," said Phyl.

She left the room, and he heard her voice.

"Yes—yes. Oh! Please tell Mrs. Spindler I am not receiving to-day."

Chatterton half rose to his feet, then he sat down again. Phyl was re-entering the room.

"It's strange," said she. "Mrs. Spindler has just called. The hall-porter telephoned up."

"I heard," said Chatterton. He could say nothing more for a moment. Up to this he had thought that he knew Phyl. He had imagined her all sweetness and grace. This cold rebuff to a woman twice her age, and to his own aunt, no less, was as though she had suddenly developed horns on her pretty head, or showed a hoof beneath her biscuit-coloured skirt.

Phyl had, in fact, a bit of Musgrave in her composition. She was not good at forgiving. She was sweet and kind and good, but she had that in her which does not bend when once it is heated beyond a certain point. For worlds she would not have spoken ill of Mrs. Spindler nor have vented her resentment in small or spiteful ways. But she felt that she could not meet Mrs. Spindler

ever again, and she refused to see her in exactly the same terms that Mrs. Spindler had used.

Chatterton, whose heart had just been on the point of melting, found that it had solidified again. Perhaps that was why he felt a sudden oppression in his breast. Had Phyl been another girl he would have taken his departure. But Phyl was Phyl, and he knew in some uncanny way that this nasty stroke was to be discounted by some unknown quantity in her nature that was not evil or little.

All the same, the words of passion that had been rising to his lips died down unspoken.

He looked at his boot-tips.

"You were going to say?" asked Phyl.

"I beg your pardon?"

"You said you had something to tell me."

"Oh, yes." He remembered the Archdale business, and clutched at it.

"I had a message for you which I forgot to deliver some days ago."

"A message for me?"

"Yes."

"Who from?"

"From Mrs. Spindler."

"Oh!"

"She asked me to tell you privately to tell your father to beware of a certain person."

"Whom?"

"Mr. Archdale."

"She told you that?" cried Phyl. "When did she tell you?"

"That first day we both called here to see you."

"She—told—you—to tell me?"

"Yes, and like a fool I forgot. She saw Archdale and that other man come in with your father, and she said when they were seen together they always meant mischief."

"Oh!" said Phyl.

The word seemed wrung from her. She had just dealt Mrs. Spindler a nasty blow—and now here had Mrs. Spindler been thinking of their welfare, trying to warn them.

Unlike her father, a benefit with her had the power to efface an injury. The incident at Berkeley Square was forgotten; she only knew that she had stricken the hand that had been held out to help.

"Of course, what I tell you," said Chatterton, "is absolutely private. It might injure her a lot if Archdale were to know that she had spoken against him, for he is a bad man to cross."

Phyl said nothing for a moment. The thing was done, and was irrevocable. It was useless to complain or express sorrow.

Then in a weary voice she said:

"It is a pity we did not know, for my father has been defrauded by Archdale and that man out of perhaps a million of money. That is why he has gone to South Africa."

"Good God!" said Chatterton.

"You can see now why I forgot Mrs. Spindler's invitation."

"A million of money!"

"He sold our property, Junker's Kraal——"

"Junker's Kraal?"

"Yes, that was the name of it. He sold it for a few thousands, and I believe it is a diamond mine."

"What a scoundrel!"

"Yes; and my father saved his life years ago."

"What a scoundrel!"

"I think he is even worse than that," said Phyl.
"He is a monster."

"He is, and he must be made to disgorge or pay back somehow."

"You cannot do that," said Phyl. "Father said that everything was legal."

"Yes," said Chatterton. "But I believe I can."

"What?"

"Make him pay up."

"You?"

"Yes, I. When is Mr. Musgrave coming back?"

"I expect him back in two months, or less."

"It's a pity—it's a pity! Why did I not know all this days ago? Still, in two months it may not be too late. Miss Musgrave—this is between you and me—I have evidence against Archdale that will absolutely ruin him if it is published. It came into my hands in the strangest way. With that evidence in his hand your father has Archdale absolutely in his power, and can make him disgorge."

Phyl's eyes brightened.

"It is time this man was stopped in his career," said Chatterton. "Heaven knows I'm not a person to set myself up as a judge, but the power has been put in my hands, and the clear indications are to use it. But I can do nothing till your father comes back."

"If you can help him," said Phyl, "I could never thank you enough. It is not the loss of the money so much that affects him, as the feeling that he has been robbed by the man who he thought was his best friend. Everything has gone against us. It's just as though London had turned on us. You remember asking me how I liked London, that evening we met at the Hotel Cosmopolitan? I said I did not know, but I know now. I have had experience. The day I saw father off, I lost all the money he gave me——"

"You lost what?"

"A hundred pounds at Southampton."

"Good gracious!"

"I would not have minded the loss so much, only for my position here with this expensive flat." She went on to talk of the whole business: how she had forgotten the solicitor's name; how she had found him; his offer to finance her, an offer which she had found impossible to accept for fear that Archdale might hear of her father's journey; and how, seeing the advertisement in the paper, she had taken the two Americans to live with her.

"They are out now," said Phyl, "calling on some friends, and I wish they'd stay out."

Chatterton, who had been listening with strained attention to the whole story, suddenly began to laugh. The idea of Phyl taking boarders was irresistible, and the girl, catching his point of view, joined in the laugh against herself.

"What are they like?" he asked.

"Awful," replied Phyl. "That is to say, they aren't really bad in their way, but they get on my nerves; and they are so familiar, and they don't seem to think there is anyone in the world except themselves. But I mustn't grumble. Only for them, I don't know what I would have done."

"How many did you say there were?"

"Two."

"Are they all right, do you think?"

"How?"

"Respectable, and all that?"

"Oh, yes; they are Americans, you know."

"All the same——"

"What?"

"There are Americans and Americans. Did they give you any references?"

"No."

"Didn't you ask them for references?"

"Gracious! no. I was so glad to get them."

"All the same, it would have been wiser."

"Well, you see," said Phyl, "I was at my wits' end, and they seemed respectable—oh, yes I forgot—they know a lot of people."

"Who?"

"Lord and Lady Stornoway."

"How on earth did they get to know them?"

"Met them on the boat—and Sir Philip Somebody, and a lot of others."

"It's astonishing," said Chatterton, "how Americans are accepted absolutely on their face value, as you may say. English people run after them. Of course, it's all a question of money—the word 'American' brings up the idea, dollars; and the idea of dollars always suggests the idea of millions."

"Miss Trentham said that most of these people think she is the daughter of Mr. Trentham, who is a railway king or something, and they are always asking her how her father is. She laughs at them."

"Well, that's a healthy sign; she admits she isn't what they think she is. If she were a swindler she wouldn't do that."

He had scarcely spoken when the door opened, and Miss Trentham and Miss Fox entered.

"Kid," said the first lady, "we've had a *lovely* time." She caught sight of Chatterton, gave a little laugh, and checked her progress as though she were making to withdraw.

The little laugh and the movement made the blood suddenly surge into Phyl's face. Miss Trentham could not have said more plainly in words, "Oh, you are with your young man! So sorry."

"Mr. Chatterton—Miss Trentham," said Phyl stiffly. "Miss Fox. Ah, here comes tea. Mr. Chatterton, you are not going yet? Oh, you must

have a cup of tea. It's dreadfully late for tea—nearly a quarter to six—still——”

The servant who had entered with the tea-tray placed it on the table. Phyl poured it out and Chatterton handed a cup to Miss Trentham.

“No, thank you,” said that lady. “I’ve tea’d” (this to Phyl) “twice, for after leaving Stornoways’ we called on Sir Philip Ogilvie—at least, his mother—very old school, I should judge. They were all sitting round like stuffed images, drinking tea. Say, I think I’ll have one of those little yellow cakes with cherry top-knots. And what have you been doing all the afternoon?”

“Nothing,” said Phyl, as Chatterton rose to go.

She accompanied him to the door and then across the lobby to the glass door of the flat.

“I want to see you again,” said Chatterton, “about that business, you know. I’ll think out the whole thing and let you know. Can you meet me some day this week?”

“Yes,” said Phyl. “Any day, if you let me know.”

“I will.”

The pressure of her warm hand in his made him almost forget that the maid-servant was crossing the hall. He released her hand, entered the lift and was shot down from Paradise to a January London Sunday.

“What’s his name, Kid?” asked Miss Trentham, when Phyl returned to the sitting-room.

“Whose?”

"His."

"Do you mean Mr. Chatterton?"

"Yes, I know his name's Chatterton, but his first name?"

"I don't know," said Phyl.

"James Chatterton,
"Clifford's Inn.
"Black's Club.'"

came the nasal voice of Miss Fox. She had discovered the card-bowl and had been rooting in it, a process requiring no very deep excavation, as there were not more than a couple of dozen cards.

Phyl turned on Miss Fox.

The extraordinary thing about Miss Fox and Miss Trentham was the fact that their American accent and American manners had, since last night, become accentuated, almost, one might say, developed, as though some restraining influence had been removed.

"I must ask you," said Phyl, "to put those cards back. They are private property."

"Oh, my!" said Miss Fox, hastily putting them back in the bowl. "I don't want to touch the old things. I wasn't thinking, and you needn't fly into a temper over nothing."

"I'm not in a temper."

"Julia," said Miss Trentham, "you're a Meddlesome Matty. Leave the child's things alone. We've other things to talk of." Turning to

Phyl, "They've asked us to a dance on Tuesday night."

"Who?"

"Why, the Stornoways, at a friend of theirs. Fact. They say it's going to be quite a small affair. I think we'll go—but that's not the really important business of the next week. Shopping will fill most of our time. I want to get our shopping over and done with. I have to get all sorts of new dresses for Paris, and jewellery—some. You get it half-price here compared to New York. You'll come with us and help us to choose, won't you?"

Miss Trentham rose up and gave Phyl a moist and warm-hearted kiss. "And I'll give you the best new frock that money can buy, for your trouble."

"Thanks," said Phyl. "I shall be glad to help you without that."

The kiss wiped away many of the small dislikes that had been sprouting in her mind, and the thought of the shopping orgie was not displeasing to her.

CHAPTER XXI

CHATTERTON, when he reached the street, took his way towards Clifford's Inn.

The fine weather of the day before had vanished, giving place to a freezing mist that had clung about London all day, and was now clinging about the street-lamps.

The City of Amber, the City of Tadmore in the wilderness, have nothing to show in the way of desolation equal to the exhibition of this article made by the city of London on a Sunday in winter. All the ghosts of all the dead Puritans seem to be abroad in this their ideal heaven.

He was thinking nothing, however, of the dreariness around him. Phyl and her affairs occupied all his thought. He was more than ever in love with her, though his love was of that distressing kind which, instead of allowing itself to exist beatifically, is forced to solve problems and surmount difficulties.

The Spindler business distressed him deeply. Here were the only two women about whom he cared a straw, and whose influence he felt to be deeply important to his future, and lo and behold ! they had bitterly insulted each other. Phyl's position troubled him. He did not at all care for the two American women, and, to cap all, came the Archdale affair.

This business troubled him more than anything else. The fact that Archdale had robbed Musgrave was as plain as a pike-staff ; the fact that the extinction of Archdale would be a boon to society was no less plain ; the fact that he hated Archdale was quite patent to himself. All the same, his mind revolted at the thought of being the agent of Archdale's destruction, at the idea of handing over these papers to the man whom Archdale had betrayed.

Archdale was no enemy of his ; he had dined with the man, eaten his bread and salt, talked with him, laughed with him—and now he was to be his executioner.

The idea terrified him. When talking of it to Phyl he had spoken in hot blood, under the influence of her presence and infuriated at the injustice that had been done to her and her father. Here, in the cold street, with only the fog and the gas-lamps for company, the thing had a different aspect.

He had not in the least drawn back from his position—but he hated it.

The ethics of the question formed a problem difficult of solution. Examine it for yourself. To destroy a man's reputation is just as serious an act as to destroy his life. Archdale deserved social destruction, just as a murderer deserves hanging, but this was not the question of acting even as a public hangman; it was a question not even of stabbing in the dark: it was a question of handing to another man the dagger to do the deed with.

Amongst our friends and acquaintances we sometimes number people of whom we say to ourselves, "I would trust that person with anything." They are often quite commonplace people, but they are extraordinary in this, that Nature has made them what we call trustworthy, and instinct informs us of the fact.

Chatterton, casting about him for someone to speak with on this matter, could find only two possible people: Mrs. Spindler and a friend named Warrington, a barrister living in the same block of buildings in Clifford's Inn.

Before going to his own rooms he knocked at Warrington's chambers, and was admitted by Warrington himself, a tall, powerfully-built individual, with a cast-iron type of face, rather untidily dressed, with a pipe in his mouth and the *Referee* in his hand.

His rooms were as untidy as himself, but a bright fire was burning in the grate, and there were two arm-chairs by the fireplace, in one of which Chat-

terton took his seat, whilst his host produced cigarettes.

"I'm glad you came in," said Warrington. "Where have you been gadding to in all that finery?" Chatterton had taken off his overcoat and exposed his fine raiment.

"What finery? I've been to see some people. I say, why don't you go out more? You sit here till you're mildewed, reading Kant and smoking bad tobacco—Give me a match—instead of going about and improving your mind."

Warrington grinned. It was easy to be seen that the two men were born friends. We all have our born friends, people to whom we may say things that we never under any circumstances would say to other folk, even though the other folk were older acquaintances.

"Who is she?" asked Warrington.

"Who's who?"

"I'm not asking you anything about 'Who's Who'—though, by the way, I've just had an invitation to insert my name in it. It appears my literary work has 'arrived' at last—I'm asking you who is she?"

"Don't be an ass," said Chatterton.

Then, as though it were an afterthought, "I say, how did you know?"

"Instinct. You look different. You have an unhealthy pallor. Besides, as a rule, on Sundays at this hour you are working. Then look at your war-paint. Also, I have been expecting her for

a long time. You are not the person to remain a lone man in rooms."

"Neither are you," said Chatterton. "Why the devil don't you get married and get a wife to tidy you up? You look sometimes as if you had been dragged through a bush backwards, and there's not a ha'porth of use my giving you introductions to my tailor and telling him to do his best for you."

"Not a bit," said Warrington. "My dear chap, I can't be bothered about clothes. Your tailor did not interest me as a man, either, and I shan't go there again—a most terrible type. A type of the prosperous British tradesman; the man that measured me was as bad, the type of the mechanical British artisan. Now, the man who makes for me in the city is a little Polish Jew, who reads Schiller, has his own opinions about Karl Marx and Bernard Shaw, has taken part in a revolution, or, at all events, an *émeute*, and is altogether a person full of colour. I am going back to him. I would advise you to patronize him too."

"Thanks; I don't want a tailor full of colour; I prefer decently-cut clothes. You're incorrigible. But see here—what you say is right enough. I have met a girl. But there's a lot more in it. I'm in a very queer position, and I'm going to tell you about it. Her father has been awfully badly used by that man Archdale."

"Archdale, the financier?"

"Yes."

"How has he been badly used?"

"Robbed of a diamond-mine."

"Good heavens! Do people carry diamond-mines about with them?"

"No, it's a mine in South Africa—do be serious!—Musgrave is the name of the man, and it's an awfully black case, for Musgrave saved Archdale's life once, and now, in return, Archdale has robbed him.

"Now, the strange thing is that I have in my possession documents that would utterly ruin Archdale were they to be published."

"Good heavens!" said Warrington, suddenly becoming serious. "What on earth are you saying?"

"The truth. You remember on New Year's Day, when Scrooby paid me a visit and fell dead in my rooms—you were out of town, or I would have consulted you then—well, just before he was seized with the fit he gave me these documents to read—he was going to publish them—or an article about them—in the *Plain Dealer*. When the fuss was over, and when they had taken his body away, I found these documents on the table. I had laid them there, and he had not had time to take them up before the stroke had seized him."

"And what did you do with these documents?"

"I put them in my safe."

"Ah!"

"I did not know what to do at first."

"You should have——"

"Yes?"

"I think you should have put them in an envelope, sealed it, and given it to the police to hand to the man's executors. It was his property."

"But, see here," said Chatterton; "if I had given them up they would have gone into the hands of the people who are carrying on that beastly paper, and have been published. That would have meant the ruin of Archdale."

"And what on earth has that to do with you? You have put yourself into a very unpleasant position. You have retained another man's property—to shelter Archdale."

"Yes—that's true."

"Of course it's true," said Warrington. "You have made a great fool of yourself, and I would have done just the same in your position. I am only sticking to the commonsense of the business; commonsense is beastly, but it's sometimes useful to avoid tangles and to clear them up. Go on with your horrible story, but first let me fill my pipe."

"Well," said Chatterton, "there these papers are. —They prove forgery and bigamy. Archdale married an unfortunate woman years ago under a false name, deserted her, cast her adrift. prospered under the name of Archdale and married his present wife. The forgery is a separate count. It was a comparatively small matter, but quite sufficient in itself to ruin him. The first Mrs. Archdale died some years ago, but there was a child of the marriage—a boy, who inherited Arch-

dale's brains and a good deal of his crookedness. This boy came to London. He did not know the real name of his father—he supposed it to be Scrooby.”

“Scrooby!”

“Yes, Scrooby was the name under which Archdale, years ago, married the unfortunate woman; and this boy Scrooby came to London, entered journalism, and became the editor of the *Plain Dealer*. He found out that Archdale was the man who had married and deserted his mother. He waited patiently for several years, collecting evidence. Incidentally, he discovered the matter of the forgery, for it seems if you are hunting in a man's past you sometimes find more things than you set out to find. Scrooby was just about to publish his story when the stroke seized him.”

“Scrooby the son of Archdale!” said Warrington. “Good heavens!”

“Yes,” said Chatterton. “It seems a funny thing that his own son should bring destruction on him. Like Fate, isn't it?”

“People who commit crimes like that shouldn't commit sons like Scrooby,” said Warrington. “It's a fatal mistake for villains to have children. Well, Scrooby has left you a nice legacy. What do you propose to do with it?”

“That's just what's worrying me.”

“In what particular way?”

“This; Musgrave, if he had these papers in

his hands, would be able to make Archdale disgorge."

"Would he, do you think?"

"I'm sure he would."

"What sort of man is Musgrave?"

"A very decent fellow."

"Then," said Warrington, "if he's that, I don't think he would use these papers to get his money back. You see, the whole thing has a flavour of blackmail."

"There I differ from you," replied Chatterton. "Of course, it would be blackmail to use them against a man for the purpose of obtaining money. But this is not a question of obtaining money. It's just a question of obtaining justice. Dash it! the man has been robbed of maybe a million by a man whose life he saved. If I were in a like position I'd do anything to get my own back."

"That's true," said Warrington. "You never know what's in a man till you rob him, and the primitive instincts are all for revenge. We will take it, then, that this Musgrave, if you give him this weapon, will use it to frighten Archdale into disgorging. Let us grant that. Well, go on. What is it that you say is worrying you?"

"You see, it's a beastly thing to have to do."

"What is?"

"Give Archdale over like that to Musgrave."

"It certainly is not pleasant," said Warrington, "and if you had no interest in Musgrave's welfare it would be scarcely justifiable. Now, let us look

at the logic of the whole thing. You have this weapon; a thief has robbed your friend. Are you justified in placing this weapon in the hand of your friend, so that he may use it as a means towards terrorism for the recovery of his money?"

"That's the position," said Chatterton. "Question is, am I justified?"

Warrington's powerful face, half-shown by the lamplight, gave hint that he was thinking hard, but no hint of his thoughts.

"Yes," he said at length, "you are. It's the case of a burglar, an honest man, and a pistol. Besides, has it not struck you that Archdale has already been very well treated by you?"

"How?"

"Why, you have hidden these confounded documents at great worry to yourself and for his protection. I hold that you have already done enough for this ruffian's interests, and that you are quite justified now in helping your friend. Honestly, Chatterton, I think you'd be doing a service to humanity by suppressing this villain. There's no use beating about the bush and asking yourself this and that—you have got the loaded gun: use it. Let's see those papers."

"They are in my safe. Come up to my rooms, and I'll show you them."

Warrington rose, and the two went upstairs to Chatterton's rooms.

The fire was out, but Chatterton lit the lamp

and then searched in his pockets for the keys of the safe.

"What I like about you is your tidiness," said Warrington, looking round. "How do you do it?"

"Mrs. Semple tidies up for me," said Chatterton, taking the keys from his pocket.

"You mean to say you let her loose among your papers! What's the matter now?"

Chatterton had opened the safe, and was now on his knees before it.

"My God!" said he. "The papers are gone!"

Warrington, taking the lamp from the table, approached with it.

There was nothing in the safe, with the exception of some books and manuscripts.

Chatterton hauled them all out feverishly, examined them and cast them one after another on the floor.

"They're gone," said he. "Someone has been here and taken them!"

"This is a serious matter," said Warrington. "You're sure you put them back in the safe the last time you looked at them?"

"Certain."

"Just for form's sake, go through those books and papers again."

Chatterton did so.

"No—they're gone."

"Then put all those things back in the safe," said Warrington, "and lock 'em up, and come

on down to my room, and we'll talk the thing over."

"But who can have done it?" cried Chatterton, still on his knees, and putting back the contents of the safe.

"That we must consider," said Warrington. "The only thing I hope is that Archdale has not done it himself. Archdale would be a bad enemy for you to have. Come on."

They looked through the contents of the table for form's sake. Then they went down to Warrington's chambers.

CHAPTER XXII

"WHEN did you open that safe last?" asked he, as he took his seat in his armchair and filled his pipe.

"Day before yesterday," said Chatterton. "I opened it to put a book in I had borrowed from a man. It was a rare first edition, and I wanted to make sure of its safety."

"Do you ever leave your keys about?"

"No—at least—yesterday, I remember now, I left them in the pocket of a morning coat."

"Where did you leave the coat?"

"In my room."

"That's it," said Warrington; "the keys have been taken when you were out."

"But who could take them?"

"*Cherchez la femme.*"

"Mrs. Semple?"

"I don't know. I don't wish to accuse the good lady. You told me that Miss Jennings called on you about the loss of the documents."

"Yes—but she could not possibly get into my rooms when I am out."

"How do you know?—besides, there is always bribery and corruption. Anyhow, she guessed that you had the things, and you may take it as perfectly assured that they are now in the hands of the *Plain Dealer* people. I am sure it was not Archdale who took them, or any of his agents. No, it was the *Plain Dealer* people."

"D——n them," said Chatterton.

"Quite unnecessary. The question now is, what will they do with them?"

"Yes, that's it."

"They will either try to sell them to Archdale, or they will publish them."

"Which do you think they'll do?"

"I don't think they'll try to sell them to Archdale. They have too holy a fear of him. You see, if Archdale bought them even at five thousand pounds, he'd be sure afterwards to go for the *Plain Dealer* people, and they have all got bad records. They daren't incur his enmity, for he is a terrible enemy."

"That's true."

"I think they will most likely publish them. You see, the notoriety it would bring them would pay. There'd be a frightful hubbub, and the sales of the *Plain Dealer* would go up by leaps and bounds, and Talbot would get his picture in all the weeklies and be talked of everywhere, and that would be more than money or life to him."

"Who is Talbot?"

"He's the man who has charge of the *Plain Dealer* now—a revolutionary crank with an eye on the main chance."

"You seem to know all these people."

"I do."

Chatterton rose to his feet and paced the floor. He was deeply disturbed. To find that his papers had been tampered with was bad enough, but it was worse to think of the promise of help which he had given to Phyl, a promise which he could not now fulfil. Added to this was the irritation of finding himself outwitted.

"It remains for you now," said Warrington, "either to accept the inevitable and close the matter up, or to try and circumvent these people."

"How can I circumvent them?"

"I don't know how as yet, but you can try."

"I must try; goodness knows I hate the business enough, but I have promised my help, and I must try and make my promise good."

"Well, then," said Warrington, rising to his feet, "come along."

"Where?"

"Out and have dinner somewhere, and after dinner I will take you to a place where you may see Talbot and judge of the man you have to deal with."

He put on his overcoat, took his hat and led the way from the room.

They took their way to Soho, where, at a little

French restaurant in Old Compton Street, they dined for one-and-sixpence.

Every now and then some French or Italian genius, leaving his native land, comes to Soho and starts a restaurant, which blossoms exceedingly for a number of years, till the genius, having made his fortune, departs, and the business fades in other hands.

Warrington, who knew everything about France in London, had picked out a little half-known restaurant that was just beginning to bloom. Here for eighteenpence they obtained a dinner such as they could not possibly have got anywhere else out of Soho. The table-cloth was rough and the glasses thick, but the cabbage-soup was odorous as a kitchen garden in spring.

When they had dined they walked down Old Compton Street till they reached a turning where Warrington halted.

"I am going to take you to a sort of club place," said he, "where all the anarchists and socialists and syndicalists forgather. I'm a member, so I can bring in a friend."

He led the way down a street on the right, and, stopping at a house, knocked and was admitted. They passed upstairs, and at a green baize-covered door were stopped for inspection by a Jewish-looking gentleman, who nodded to Warrington and told him to pass on.

They entered a big room like a *café*, where a number of people, men and women, were seated about at tables, drinking coffee and vermouth

and eau sucrée, Pilsener beer, and all the horrible decoctions that the Continent has devised as pastimes in the form of drinks.

The cigarette that has sapped European morals, and enfeebled European thought and degenerated European bodies far more deeply than the whisky-bottle, and more widely than the absinthe glass, was in every mouth, and nearly every face in that crowded room, English, French, Italian or German, was stamped with the mark of animal degeneracy.

Not the degeneracy that springs from ill living, but the degeneracy that springs from ill conditions. On a little estrade at one end of the room a man was holding forth in French, and the people at the tables were listening with their heads half turned to him.

He was talking rank Revolution.

"The world will never find itself," said he, "till all this is swept away." He waved his hand, and a common sense listener would have said, "Hear, hear!" fancying that he referred to the bottles, glasses, wine-glasses filled with cigarettes, and the company in general. He referred not to these things, however.

"Palaces, theatres, gaols and the houses of the rich all must go. Kings, Emperors, War Lords, Priests, all must go. Bankers, Bourgeois, the fed pups of Luxury, all must go."

"Heavens, what is he going to leave?" asked Chatterton of Warrington, who had taken his seat at an unoccupied table and beckoned to the waiter.

"Himself, of course," said Warrington, ordering two glasses of Pilsener.

"All must go, and when a clean sweep is made then man can assert himself. My friends, crowns were made round so that they can roll. They are made of gold so that they can be minted into coin, but coin will never buy bread, truly of sustenance to the people, till it bears not the effigy of a king, or a prince, or a president, or an emperor, but the effigy of man."

"Hear, Hear!" said Warrington.

"My friends, we once had a revolution in France. It failed—and why? Because the work of extermination was not a complete work. We destroyed the Bastille, but we left Versailles standing. We destroyed a king, but we did not destroy his offspring. We destroyed the Aristocratic principle, but we let aristocrats escape; like foolish farmers we pulled off the tops of the weeds, leaving the roots in the ground. In the coming revolution we will not be so foolish."

A murmur of assent.

"In the coming revolution we will deal with these criminals in a different manner. Blood shall flow, but not in trickles, and from the fumes of annihilation shall rise the holy spirit of Man."

He finished amidst a thunder of applause.

"I say," said Chatterton. "How on earth does the government allow stuff like that to be preached of a Sunday afternoon in London. They must know."

"Know? of course they know. Do you see that man over there? He's one of the Scotland Yard people. He's friends with all these, and I expect he's here looking out for some thief or other. He doesn't care about revolutionaries. Neither does the government.

"All the stuff that man's talking is worn-out tosh. These people have to gas, and the government lets them. You see, there can't be any more revolutions and the government knows it. I don't say there won't be social revolutions; but they will be simply changes of opinion. The modern world will never see a red revolution again. I can't say absolutely and exactly why; but it won't. People don't think in terms of blood any longer. Printing presses and things have stopped all that. Even war horrifies people—Listen!"

A little man, whose chief impression upon the mind of the casual observer was the impression that he wore a grey flannel shirt with a collar of the same material, was scrambling on to the estrade.

At this club, which was called the "Reunion," any person might speak on any topic by giving his name to the manager. It was not all revolution and republicanism, not all syndicalism and anarchy. Women spoke here on all sorts of questions. Women like Madame S——, who advocates the total demolition of the business world, and women like Madame N—— who advocates the wearing of blankets and sandals as a cure for all social ills.

The present speaker was addressing the assembly on Eugenics.

His speech interested no one, yet everyone tolerated him. Cranks who have to seek toleration learn at least to give it. Here were cranks of all descriptions being bored by a crank, without murmuring. It was a question of give and take.

"Look!" said Warrington, suddenly. "There's Talbot. He's just come in!"

Chatterton looked and saw Miss Jennings, still attired in the inevitable green gown and cat-skin furs. She was accompanied by a big, loosely-built man, bearded and slightly bleary of eye. Talbot, no less.

He had been a mill hand in his youth, and had educated himself on penny encyclopædias and libraries of useful knowledge, a fact which I mention with no intention of disparagement. When he was twenty or so, he got hold of the term "Rights of Man," and some of the literature associated with that term. He had always possessed the gift of speech, fluent, voluble speech. He had also the gift of assurance. At twenty-five he was a secretary to a trade union. Then, a year later, he met Scrooby. Scrooby discovered that Talbot could write with the same volubility that marked his speech, and years later, Talbot—then a Labour Leader, associated himself with Scrooby in literary work, and became sub-editor and part owner of the *Plain Dealer*.

Now the difference between the two men lay

in this. Whereas Scrooby was a genuine hater of the world above him, Talbot hated nothing but hard work. He had a genius for making others work for him, a genius for getting out of difficulties, a genius for turning things to his own advantage.

He had managed things so well that the death of Scrooby left him virtual proprietor of the paper.

The sales were not large and the advertisement business not extensive, but when all expenses were paid there was a fair income for the concern, and the expenses were kept down with a rigorous hand.

The denouncer of the Rich sweated his underlings as few Polish Jews sweat their hands. He had also a genius for discovering youthful and enthusiastic talent.

Just now, were you to draw a sieve net through the thought centres of London, you would fill your net with a mass of young men, progressive, filled with new ideas, filled with youth, and filled with antagonism to society as it is at present constituted.

There is more genius being expended in the small circulating Red newspapers than you will find in all the heavy reviews and weeklies. In twenty years, those neophytes schooled by age will be Heavy Review writers; they will be much more wise, but they will have lost the dash and go of youth, and their ideal will be a star much lower down in the sky. Also, they will not be content to write for glory alone.

Talbot, when he got hold of an enthusiast of this sort who could write, squeezed all he could out of him, and then got rid of him. He was a perfect monster in his business relations; but there was one thing about him, one really good thing which, moreover, he did not flaunt, but rather tried to hide—he supported his mother, and supported her generously.

Old Mrs. Talbot, living in a small house in a Manchester suburb, kept a cheerful old age on the allowance which her son made her. She was immensely proud of him, and one might judge that he was equally fond of her.

Talbot and Mr. Jennings took a table near the door, and ordered refreshments.

"Well?" said Warrington. "What do you think of him?"

"I'd sooner deal with Scrooby than with him," said Chatterton, "at least, to judge by his appearance."

"You're right," said Warrington, "and I've been thinking this thing over—I thought, first of all, that you might have tackled him direct. But you will get nothing out of him. That face of his will never give him away. You must try the woman."

"Miss Jermain?"

"Yes."

"Oh Lord!" said Chatterton. "She's worse than he is."

"No, she's right. I would get her to

with you, and I would tackle her and ask her straight out."

"But even so, what's the use? Nothing will make them give up the papers. You see, I can't prosecute, for the things aren't mine; and, as a matter of fact, they ought not to have been in my possession."

"I am beginning to doubt your lucidity of mind," said Warrington.

"How so?"

"How so—why man alive, you *don't* want them to give up the papers."

"But if they don't, how can the papers be of any use to Musgrave?"

"Musgrave, if he wants them, must buy them from Talbot."

"Ah, I see."

"Your business is to prevent the publication of them till Musgrave gets unack. Then you can tell him the whole story, and leave him to do whatever he chooses. If he wants to get back his diamond mine, he will be quite ready to pay a big price for the means of doing so, and then he will burn the things or give them to Archdale."

"Yes," said Chatterton. "Of course, he would do that. He's not a vicious man, or a man who would do a dirty thing out of revenge. Otherwise, I wouldn't have a finger in this business, for, much as I dislike Archdale—well—I wouldn't be the means of his ruin."

"Just so—now go and get hold of the lady and

tackle her. If I'm not here when you come back, I'll be in my rooms."

Chatterton rose up and went to Talbot's table.

"Why, it is Mr. Chatterton," said Miss Jennings, quite unabashed, and speaking in a light and sprightly manner. "How strange to find you here. Allow me to introduce Mr. Talbot; but perhaps you have met before."

"No," said Chatterton, "I have never had the pleasure of meeting Mr. Talbot before—except in print."

Talbot laughed. His teeth were tobacco-stained, he was uncouth, slovenly and absolutely unprepossessing. Yet, strangely enough, though Chatterton disliked the man's opinions, despised his paper, and felt a deep contempt for his character, now that he was face to face with him in the flesh he felt interested in him and vaguely friendly.

Talbot had that weird possession, Personality. His lazy, sloppy manner, his easy-going voice, his good-humoured smile, and his face with a hint of brains behind its flabbiness, all these tended to disarm antagonism. But there was something more. This man had the power of suggesting power. You felt that here was a wheel of importance in the mechanism of society, a suggestion arising most likely from some telepathic influence exercised by his absolute and complete self-confidence.

"I am very pleased to meet you, Mr. Chatterton. Just read your article in the *Comparative*."

it's not the first I've read, either. Won't you sit down and have something?"

"No, thank you," said Chatterton. "I must be going, but I wanted to say a word to Miss Jennings on a private matter. I don't wish to trespass on your time, but if Miss Jennings would accompany me outside I could explain myself better than here, where the noise is so great you have to shout if you want to be heard."

Miss Jennings stood up.

"Certainly," she said. "I shall be only too pleased, if you won't keep me long, for I am expecting a friend."

"I won't keep you five minutes," said Chatterton. He bade good-bye to Talbot and went out. He noticed that no girl had better between Talbot and her, and he has gone to, almost. Any-

However, in the street outside, it is well worth the point. sum of money."

"Miss Jennings," said he, "you say," said Miss "You know nothing of those papers."

"I beg your pardon?" said Miss Jennings, as he was

"I am going to be perfectly frank," said he. "I had some papers in my possession by accident. They were not safe?" no use to me, but I had to keep them. I parted with them, a great injury was done to another person. However, the person has injured deeply a friend of Chatterton. I feel no longer bound to defend him. I am sure you are correct,

were taken from my rooms, and I am very glad to lose them. They are a weight off my mind."

"I declare to goodness," said Miss Jennings, "I don't know in the least what you are talking about."

"Very well, then," said Chatterton, "if you know nothing of the business I will say no more."

He raised his hat and was turning to go, when she stopped him.

"You talk so vaguely," said she.

"That does not matter, since you know nothing of the business."

"Oh," said Chatterton, "Who was this person to whom

Archdale," said Chatterton, raising his tone. "Come, there is some time. What I want to get at is the contents of those papers in the *Plain Dealer*—that is to say, yet, a million of money at stake in a matter connected with this man Archdale, and may be essential in the matter. I can say nothing positive for the moment. I think, that when a man I know returns from Africa in a month or so, those papers will come to their holders a large sum of money kept secret and not published. To do so now would be like killing a goose going to start laying golden eggs."

"I don't know, I'm sure," said the lady, "cat-skin boa. "You are very vague

indeed. But it seems to me, you are suggesting that we should not publish anything about a Mr. Archdale in the *Plain Dealer* for a month. Is that it?"

"Yes."

"Of course, I don't know the gentleman or anything about him, but I will remember what you say in case anything about him turns up."

"Just so."

"And the name of the other man who wants papers concerning Mr. Archdale?"

"I don't think I need give you his name. You have my word that he exists. I have my word that he will turn up in minutes, or in a short time. It may be a month or six weeks. I had better take the limit of two months, as he has gone to Africa, but he will return direct almost. Anyhow, you can see for yourself that it is well worth waiting for what may be a large sum of money."

"I will tell Mr. Talbot what you say," said Miss Jennings, "though, of course, I know nothing about it."

"Just so," said Chatterton. Then, as he was turning to go: "I say!"

"What?"

"Where did you get the key of that safe?"

Miss Jennings laughed.

"What a funny man you are," said she. Then she hurried off, back to her companion. But the laugh told everything, and left Chatterton perfectly assured that his suspicions were correct,

and that Archdale's undoing was now in the hands of Talbot.

There, in the dark street, he felt a shudder, as though he had touched something cold and black and stirring and living. Talbot might be bad, but this woman Jennings was terrific.

CHAPTER XXIII

WARRINGTON, meanwhile, waited, sipping his Pilsener and with his eye on the door. At last, he saw Miss Jennings return.

She took her seat at the table with Talbot, and Warrington, watching, could tell instinctively what they were talking about ; more than that, he knew that his surmise was correct, for Talbot had suddenly lost his indifferent manner ; his face had become flushed and he rose from his chair. Then, followed by Miss Jennings, he left the room. Outside, in the street, he turned upon his companion.

"He said he knew you got those papers ?"

"Yes."

"Did you deny it ?"

"Of course—but I had to let him go on, to see how the land lay."

"What do you mean ?"

"Just this. He's glad to be rid of the things, and he knows a man who will buy them."

"What do you mean by that?"

"Just this. A man he knows has been nearly ruined by Archdale, and is ready to pay a big sum for the papers on his return from Africa."

"A likely story," said Talbot.

"All the same, I believe it's true."

"I tell you," said Talbot, "Archdale has some hand in this. That man Chatterton is a friend of his, and he got you out to pump you. It's a plant."

Talbot had a holy and lively dread of Archdale. He was quite ready to attack him, and indeed intended to do so, but he was in two minds as to the wisdom of so doing. It was like attacking a tiger: great honour and glory if the thing came off properly, and extinction if it didn't.

"It's not a plant," replied Miss Jennings. "Do you think I am such a fool as to be taken in like that? I think I ought to know men by this."

"I tell you," burst out Talbot, "the whole affair is too risky now. Archdale knows, and as likely as not may go to the police, swear an information against us and have our place searched. It's just what he'd do. He fears nothing, and if those papers were found, what between them and Chatterton's story we'd be done for. No, no, no."

"You're afraid," said the woman.

"I am," said Talbot.

They took the way down Old Compton Street, reached the Strand and walked along it towards Fleet Street. Here Talbot turned down a dark court.

"Where are you going?" asked the woman.

"To the office," he replied.

The office of the *Plain Dealer* was a very small affair, consisting of three rooms: a small ante-room, a room for a couple of clerks and a private room for the editor.

Talbot lit the gas and passed into the editor's room, followed by Miss Jennings. Here he went straight to a big safe standing in one corner, opened it and took out an envelope. It was a large and bulky envelope, and he placed it on the table and then, taking his seat before it, opened it.

It contained the precious documents. He put on his glasses and glanced through them, whilst Miss Jennings, who had not taken a seat, stood before him, watching him.

"What are you going to do with those?" she asked when he had finished his perusal.

"Burn them," he replied.

"Oh, you are going to burn them?"

"Yes."

She came closer to him.

"You are not going to be such a fool as to do that."

"I am."

"And cast thousands of pounds away, perhaps."

"It is better to cast the chance of money away than risk the chance of Heaven knows what. You don't know Archdale as I know him. He sticks at nothing."

"Well, I tell you this: you are not going to

burn them; you are not going to be such a weak-kneed fool; you are not going to turn my work to no account in that way. Give me those papers."

"Julia," said Talbot, "you are a clever woman, but you are wrong in this."

"Give me those papers."

"You will repent it bitterly. I tell you, the game is not worth playing. I tell you that if this man once gets the better of us, there will be no mercy."

"Give me those papers," said she, and as she spoke she took a step forward and laid her hand upon them and took them from the table.

Talbot leaned back in his chair; under the spell of this woman, who had so profound an influence upon him he seemed to have lost volition. Archdale's fate, which had passed through so many hands, now through Scrooby's, now through Chatterton's, now through Talbot's, was now in hers.

She placed the papers in her bag, the bag with a nickel clasp that was always stuffed with papers.

"You aren't to be trusted with them," said she. "If I left them with you, it's ten to one you'd get up in the night, and come here and burn them."

"Well," said Talbot, "have your way. I've warned you—you're carrying a torpedo about with you, but it's your own risk."

"I'm used to taking risks," said she.

CHAPTER XXIV

NEXT morning Phyl was awakened early by the laughter and the chattering of the two Americans in the next room.

Whatever else may be said of these young ladies, no person could have accused them of downheartedness.

At breakfast their spirits were excellent, and after breakfast orders were telephoned to the garage for the car and the same chauffeur. It was a magnificent limousine, and when it arrived they bundled into it, carrying with them Phyl, nothing loth.

It was Phyl's first acquaintanceship with gorgeous affluence. All through breakfast the talk had been of the gowns and hats to be purchased, and a comparison of prices between those of New York and Paris and London. They talked of thousand-dollar gowns and two-thousand-dollar gowns as though they were talking of common print, and of how Sadie So-and-So, the daughter of Old Man So-and-So, had paid such-and-such a price for

the gown she had looked a fright in at the Manhattan ball. They oozed suggestions of fabulous wealth, and between the ooziings and the limousine, Phyl found herself in an Arabian Night atmosphere which was not diminished at all in the shop of Madame Seraphine, in Audley Street, at which they paused first.

Madame Seraphine will make for anyone rich enough to pay her prices, but her best attention is reserved for her especial *clientèle*, amongst whom were numbered the Countess of Stornoway and her daughter, and all whom they chose to introduce.

Amongst these were Miss Trentham and Miss Fox. The Countess had, indeed, written a special note on the matter to the *modiste*.

They passed into the show-room, where Phyl sat whilst the fortunate ones plunged into the examination and choosing of gorgeous fabrics and tissues.

Morning gowns, evening gowns, walking skirts; stuffs for all these were selected, examined, talked over; then measurements were taken, and when the whole business was concluded it was luncheon-time, and they repaired to Verrey's in Regent Street.

They returned to Granville Mansions for dinner.

Next morning, they visited Bloomberg's, the jeweller's, in Bond Street.

They bought nothing of importance, but examined diamonds, reserving their decision as to a purchase.

One diamond necklace in particular, however, seemed to attract Miss Fox almost to the buying-point.

It was priced at four thousand, five hundred pounds.

She hung over it, wavering, and only giving in to Miss Trentham's repeated admonition that it was foolish to make up her mind too soon, or at least until she had taken Lady Stornoway's opinion on the suitability of the purchase.

The object of unimportance which they did buy and pay for was a small golden lucky-cat, value thirty shillings, which with the scribbled words: "A lucky cat, with the love of your American friends," they ordered to be sent to the Countess.

On the Wednesday night Phyl, playing the part of Cinderella, helped them to dress for the ball. For rich Americans they had very little jewellery, and what they had seemed to Phyl's eyes rather poor; but their gowns left nothing to be desired—except a little more modesty.

It was five o'clock in the morning when they returned, and they came into her room and turned on the electric light and told her all about it

though, indeed, this strange pair talked less to Phyl than to each other, one sitting on the side of the bed, the other in an armchair, and tossing the guests of Lady Stornoway and Lady Stornoway herself from one to the other like tennis-players with a ball, and using for the most part, the racquet of ridicule.

The Stornoways were Unionist pillars, and as it is the habit in the London of 1912-13 for the political parties to issue the invitations to certain of the big receptions and balls, and as the Stornoway ball was of this order, there were a number of country folk and so forth present—fish out of water, and, like fish out of water, stiff.

Miss Fox opined that Lady Stornoway was the “stiffest fish of the lot.”

“But it seems to me she has been very kind to you,” said Phyl, who was rather tired of hearing English folk abused and made light of.

“Of course she has,” said Miss Trentham. “But that doesn’t make her any the less stiff. I’d like to teach her the Turkey Trot, and I guess I will before I have done with her.”

At this Miss Fox was taken with laughter, and they took themselves off to bed.

CHAPTER XXV

ON the morning of the twelfth day of her new experience as the keeper of paying-guests Phyl, after breakfast, left Granville Mansions for a walk. The Americans had arranged with her to meet them at Harrods at one sharp. They were to meet in the restaurant and have lunch together.

It was a lovely morning, and the girl took her way with a light heart up Northumberland Avenue, glad for a while to be by herself. She was heart and soul tired of her companions; she managed to endure them for the sake of the money they would pay her at the end of the month, but she only just managed; there was no margin over for drawing upon in the case of a sudden fit of disgust or temper.

That morning, too, she had gone through an unpleasant experience. The small stock of money left to her had dwindled down to a few coppers.

How it had gone she could not tell, for she had practically no expenses, or, rather, no need for paying ready money for things. Tips, newspapers, and an occasional cab had, however, devoured her little hoard, and she had asked Miss Trentham straight out that morning for a small advance; and Miss Trentham, taking out her purse, had advanced—a sovereign.

“I’ll give you some more to-morrow, kid,” said Miss Trentham. “Enough for the day is the root of evil thereof. You can manage on that, can’t you?”

“Yes,” said Phyl, “I suppose I can.” She said nothing more, glad enough even for this small mercy; but the meanness of the business and the manner in which the money was given revolted her; she felt instinctively that on the morrow, were she to apply for more, she would be dealt with as illiberally; and an uncomfortable feeling stole to her heart at the thought of the monthly settlement.

Would Miss Trentham try to back out of paying the amount she had promised?

This uncomfortable thought had been laid by the brightness and beauty of the morning. For once London was without a hint of mist, without a hint of gloom. The sky was sparkling blue and seraphic, there was a frost, and the cold, sharp air was as stimulating as wine.

She had determined on going to the Green Park, and had entered Piccadilly when a voice at her

elbow said, "Miss Musgrave!" She turned and found herself face to face with Chatterton.

Chatterton, ever since we saw him last, had hung in suspension between the desire to call upon Phyl and a dread lest, in the absence of her father, alone and unprotected as she was, a visit from him might be in bad taste. He had nothing to tell her, either, that was any good about the Archdale affair. Nothing could be done till Musgrave came back, and she had told him distinctly that he could not return under eight weeks, little knowing that his business was finished, and that he had landed at Las Palmas *en route* back for London. Now, in a stroke, at this happy meeting, Chatterton forgot everything about Musgrave, Archdale, propriety or impropriety. His face showed his pleasure.

"Oh, Mr. Chatterton!" said Phyl. "How strange that we should meet. I was just thinking about you."

She had, in fact, been thinking about him, and the words came to her lips perfectly spontaneously. They made Chatterton flush and a feeling came to his heart as though some hand had grasped it, making it flutter like a new-caught bird.

"I have been wanting to call on you," he said, "and I didn't like to. I—I thought that in the absence of your father I might be intruding. Shall we walk a bit this way?—Besides, I knew you had those people staying with you. How are they getting on?"

"Oh," said Phyl, laughing, "they are getting on all right. They have hired a motor-car and they have been buying dresses and jewellery. The dresses came home last night—boxes and boxes of them—hundreds of pounds' worth."

"I say!" said Chatterton, as though the last words had struck him with an idea. "Have they—I beg your pardon for asking the question, but you know you told me all about how they came—have they paid for their dresses and things?"

"No," said Phyl, "I am sure they haven't. You see, the Countess of Stornoway sent them to Madame Seraphine, and I heard Miss Fox say to Miss Trentham that she believed Madame Seraphine would give them the whole shop on credit if she asked for it."

"The Countess of Stornoway? Are you sure they know her?"

"Oh, yes; they met her on the boat coming over."

"I see; and the old lady made friends with them, I suppose?"

"Yes. She thinks that Miss Trentham is the daughter of some railway king or other. Miss Trentham said so; she was laughing about it; I think I told you that Sunday you called?"

Chatterton was silent for a moment. All of a sudden the suspicion he had felt that Sunday as to the *bona fides* of these two damsels, and which he had dismissed from his mind, returned accentuated.

"Tell me," he said, "have they paid you anything?"

"No," said Phyl. "Miss Trentham made a small advance, but it was very small, and—and—I do hope everything will be all right."

"I wish your father was back."

"I wish he was," replied she.

They had reached the Green Park gates, and they entered, taking their way along one of the walks in the direction of the lake.

"See here," said Chatterton. "If you should have any trouble with these people—will you let me know?"

"I will."

"I wish you had come straight to me at first, and then I would have arranged everything so that you would not have been driven to take these people. However, there is no use crying over spilt milk. What you have to do now is to be on your guard, and if any trouble turns up let me know at once. I don't care for what you say about those two girls; I didn't care for them when I met them; but, of course, it was not for me to say anything about them. Now you have told me so much that I feel I ought to speak."

"It is good of you," said Phyl.

There was a tremor in her voice.

"Let's sit down for a minute," said he, pointing to a seat. "I want to say something.—Phyl, I hadn't intended saying it till your father came back, but I must say it. I want always to be your

friend, and more than your friend. I want you to marry me. I care for you more than I care for anything in the world."

Never in his wildest dreams would he have imagined himself saying all this without any perturbation and in this almost cold and cut-and-dried manner. It was as though he were making some business proposal, although, indeed, under the seeming ice there was fire enough and to spare.

Phyl turned, gave a little swift glance at him, and then looked away. He heard her breath caught back.

"You are not angry with me?"

"Angry—No, indeed, I am not angry with you." She turned towards him again. "You have been too good a friend—but——"

"You don't care for me?"

"Did I say that?"

"No—but I know—I don't see how you could."

"What?"

"Care for me."

"Why?"

"Oh, I don't know—everything."

"What do you mean by—by—care?"

"Love—that's what I mean. Phyl, for goodness' sake put me out of my misery and say you don't hate me."

"I *don't*."

"What?"

"Hate you."

"Phyl, I love you more than anything in life,

I loved you from the very first moment I saw you, and I shall love you till I'm dead." He was warming to the subject now in the good old style, and one might fancy the shades of the gallants that had once walked the Park of St. James forgetting the coldness of his first words that had repelled them and drawing closer to listen and approve.

"There is no use in keeping silence," he went on. "I must say it. Phyl, I don't want you to say you love me. Do you care for me one little bit?"

"I—I——"

"Yes?"

"I do—I think."

Chatterton heaved an immense sigh of relief. He knew that everything was perfectly safe. Her hand was resting in her lap. He took it, and she let him do so without any show of resistance.

There was nobody in the Park to see. He raised it to his lips and then held it whilst he talked to her. He was in the wildest spirits. The load that had been oppressing him for the last week, the feeling of impotence and irritability that had pursued him, all had vanished. He had entered upon a new life.

People are re-born when they fall in love and when they find that their love is returned; or perhaps it would be even more correct to say that people are unborn till then.

His talk as he sat holding her hand was as joyous and trivial as his emotions were profound and deep,

and his light-hearted gaiety communicated itself to the girl.

He told her of his first visit, and how Mrs. Spindler had spoken about her; they discussed Mrs. Spindler and her ways and methods, and then they discussed the future.

Though Phyl had never said the words, "I love you"; they were there dissolved in the tone of her voice, like pearls in wine.

He told her that only the day before he had fallen upon a great piece of good fortune, the editorship of one of the first reviews in England.

"And we needn't live in London altogether," said he. "And look here, I believe it was you who got me that appointment."

"I!"

"Yes, you. You remember that evening I met you at the Wilderness Club? Well, I went back home and wrote something straight away for the *Comparative*, and it just put the top knot on my work, so that when the directors of Strongitharm's, the big publishers, met in consultation the other day to choose a new editor for their Review that article tipped the balance in my favour; for they want an editor who can write as well as edit, and it seems the way I treated the Labour Question—not so much my point of view, but my way of dealing with other people's points of view—decided them, all but one old Johnnie, who swore that if they elected me I'd ruin the Review in a month."

"Old fool!" said Phyl.

They were the sweetest words Chatterton had ever heard uttered, for they spoke of partisanship and belief in him. He squeezed the hand in his.

"And the article is *you*," said he. "It's all about politics and all that, but it would never have been written—or written so well—but for you. I can't explain, but there it is."

A tramp coming along the path with a pipe in his mouth and his hands in his pockets made Phyl withdraw her hand.

"Here's the Labour Question," said Chatterton. "Bless it!" He took a half-crown from his pocket, and as the "Labour Question" was passing he hailed it and gave it the coin. It turned out to be Irish, and the explosion of blessings that followed the gift almost took their breath away.

"May God save the pair of ye! May Hivin bless ye, slapin' and wakin', for it's neither bite nor sup I've had between me lips for the better part of two days. May the angels of grace attend you on your weddin'-day, and may you never be could or weary or wantin', and may your children never be hungry. God bless the both of you."

"Well," said Chatterton, as they rose when the giver of benedictions had passed, "that was a good half-crown's worth. It seems lucky too. Now, where shall we go?"

"I have to go to Harrods to luncheon, to meet those people," said Phyl; "I promised to be there by one o'clock."

Chatterton looked at his watch.

"We've lots of time to walk there," said he, "and it's a splendid morning for walking. Shall we?"

"Yes, if you like," replied the girl.

They turned from the Park and entered Piccadilly. When they reached Harrods it wanted five minutes to one, and they went to the restaurant and chose a table.

"You don't mind my lunching with you, I suppose?" said he, "and I don't suppose your friends will object." He looked at his watch. "It's two minutes past one. I say, wouldn't it be fine if they didn't turn up?"

"Don't talk about it," said Phyl. "There's no such luck."

At ten minutes past one Chatterton looked at his watch again.

"They are not coming," said he. "I'm certain. It's that blessed old tramp; his benedictions are beginning to lay eggs—Waiter!"

He ordered lunch for himself and Phyl. It was the pleasantest meal ever ordered, and the pleasantest he ever ate, though had you asked him afterwards what the meal consisted of he could not have told you with any detail.

"It's just like them," said Phyl, when they rose to go. "They knew I'd be certain to come here and wait for them, but they never think of anyone except themselves—selfish creatures."

"Never mind," said he. "Selfishness is a very

good thing sometimes. Now, where would you like to go? Have you any plans for the afternoon?"

"No," said Phyl, "but I must get back to see what has become of that pair. I will take a taxi I think."

"And I'm going straight to Aunt Maria's," said he, hailing a taxi. "I'm going to have an interview with her and make her see things in their proper light. And to-morrow—may I call to-morrow?—I will bring her with me. You needn't be a bit afraid she's angry. I'll settle all that. She'll forgive you when she knows the whole business."

He drove with her to Granville Mansions, where she got out. Then he drove on to Berkeley Square.

CHAPTER XXVI

PHYL went straight upstairs to the flat.

The sitting-room was deserted. Miss Fox and Miss Trentham had not yet returned, it seemed, and thankful for this small mercy she sat down and took off her gloves.

She felt dazed and tired, and in that condition of mind in which happiness may easily be moved to tears. She had liked Chatterton from the very first, but till that morning she had never dreamed of him as anything other than a pleasant friend. The fact that he cared for her had come to her as the wildest surprise. He was not the man with whom women fall in love at first sight. Yet he was a man eminently capable of holding a woman once she began to care for him. He had a voice that remained with one, and a personality that made him rememberable even to a chance acquaintance. Your Adonis nearly always pleases at first sight. Your Wilkes nearly always displeases, yet your

Wilkes remains when Adonis has become an irritation or a shadow. Form has no chance against personality. A Wilkes in the shell of an Adonis would be a terrible and destructive monster. Happily, no such thing exists.

Chatterton was not an Adonis, neither was he a Wilkes. He was a happy medium. Phyl sat visualizing him and going over in her mind all the details of that morning's conversation in the Park. Then she rose up and, leaving the room, passed across the lobby towards her own room.

The door of Miss Fox's room was ajar, and thinking perhaps that she had returned Phyl went to it and knocked.

No answer came. Then, yielding to some sudden prompting or premonition, she peeped in. There was nobody there. Moreover, all Miss Fox's belongings were gone. The big Saratoga trunk that had stood near the window, the toilet articles from the toilet-table, the boots and shoes that had stood ranged on the floor—all these were gone. There was nothing left. Furthermore, the maid had stripped the bed of sheets and blankets and pillow-cases.

Phyl, with the door-handle still clasped in her hand, stood for a moment, not completely comprehending the truth.

Then, turning, she swiftly passed across the lobby to Miss Trentham's room. It was as desolate as Miss Fox's. Then Phyl understood. They had levanted, gone without saying a word. The

cold chill of this fact was followed by the hot flush of the thought that they had not only taken their luggage, but, alas! the large brown dress-boxes marked "Seraphine"—and their contents. If they had gone like this they had certainly not paid Madame Seraphine. In other words, they were swindlers and she had made herself their accomplice.

The horror of this thought nearly made her collapse. She stood looking round the vacant room, she went to the wardrobe and opened it; it was empty. The bed in this room had also been stripped by the maid; they must have given notice that they were leaving, they must have left openly. She saw at once that this was possible. She had introduced them to the place as her guests, all their expenses had been put down to her account; she was responsible for everything.

She left the bedroom. The bathroom door was a bit open. Mechanically, and as if to make sure of the complete evasion of the pair, she peeped into the bathroom, and there she saw something that gave her a momentary revulsion towards hope. In a corner lay all the cardboard dress-boxes piled one on top of the other.

She went to them and opened the first one. It was empty. They were all empty. The famous Saratoga trunks were full enough, no doubt, but the dress-boxes were empty.

The whole thing was plain to be seen and

understood and the whole situation in its monstrosity; she had fed and clothed and lodged these light-hearted ones and they had left her to pay the bill, and, more than that, to bear the burden of who knew what misdeeds.

Then the wild idea came to her that perhaps everything might be quite different from what she feared; they might have been called hurriedly away, there might be some note or missive which she had overlooked waiting for her in the sitting-room. She hurried back there. There was nothing.

Nothing of any shape or form in the way of a note or message, and having satisfied herself on this point she rang the bell.

The maid answered it.

"Mary," said Phyl, "when did the young ladies leave?"

"Soon after you went out, miss," replied the girl. "They said you was to meet them at the station to see them off."

"Yes," said Phyl. "I missed them. Thanks, that will do, Mary."

That was the last straw and all that was wanted to complete the situation, and the worst thing about the whole business was the fact that she could do nothing.

It was quite evident that it was a case in which the police ought to be informed at once. Yet to do that she would have to confess everything. She would have to send for the secretary and tell him

the whole story and of how she had been harbouring paying guests under the guise of friends.

She had done nothing wrong. So completely rightminded was she that no thought had ever entered her mind, till that morning, that others would take advantage of her and use her credit for the purpose of swindling. If Miss Trentham and Miss Fox had suddenly turned into fire-breathing dragons she would have been not more surprised than she was at their turning into common swindlers. She had done nothing wrong, but in her ingenuousness she had managed to act not quite ingenuously—assured that everything was all right she had practised a mild deception upon the authorities of Granville Mansions. The temptation had been great and she had yielded to it, not only for her own sake but the sake of her father.

She had felt that a great deal might depend on keeping his movements hidden from Archdale, and that this would be impossible were she not to maintain her position without assistance from anyone else.

All the same, she had practised a mild deception on the authorities at Granville Mansions. She had made use of her credit there to introduce paying guests.

The term "paying guests" had rather a quaint and humorous significance as applied to Miss Fox and her companion, but Phyl was in no mood to appreciate its humour. Frankly, the situation was

horrible. She did not know in the least what these people had been doing. She knew that they had been purchasing goods right and left and that they must have run up a big bill at the motor garage. She knew that they had visited Madame Seraphine's and numerous other shops and that parcels had been arriving constantly during the last few days—what else had they done? And even if they had done nothing else what was she to say to the outraged tradespeople who had been imposed on by the Granville Mansions address?

She sat for a long time thinking of these matters, then she rose up and went to the writing-table.

Chatterton knew everything. He had made her promise to write to him if she wanted help. He little thought how soon that help would be required.

She sat down and began a letter to him. She made three attempts. The thing was impossible, she could not find the words. Besides, how could he help? What right had she to burden him with a business like this? And it was so horrible after all that had happened that morning—so horrible that this vile business should have come in the very first hours of their new life.

She tore up the attempted letter and was casting the fragments into the waste-paper basket when the door opened and the maid announced:

“Lady Stornoway.”

Her ladyship, on learning from the hall-porter

that Miss Musgrave was in, had come right up without waiting for him to ask by telephone if Miss Musgrave was receiving visitors.

She was in a hurry.

Phyl, rising from her chair, found herself face to face with a tall, heavily-built woman of forty-five or so.

The large, fat face of this lady had not been cast by nature in the mould of kindliness. It was large, but strangely small in many ways. Arrogance and discontent lurked about the mouth, which was slightly depressed at the corners.

She glanced at Phyl and then cast her eyes about the room.

"Has Miss Trentham returned yet?" asked she.

"Miss Trentham and Miss Fox have gone," said Phyl.

"Gone!" cried her ladyship. "Gone—where?"

"I don't know where they have gone," replied the girl, so incensed by the tone, the manner, the face and voice of this female that she almost forgot her own position. "I know only they have gone."

"But they were living with you here, you must know their movements, and what is more, you must tell me. It is impossible that you cannot know where they are gone to, and I would warn you to be very careful, for I believe the whole of this thing is a swindle, and I have been made use of."

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"Will you kindly take a seat?" said Phyl, restraining herself. "If you have been swindled by Miss Trentham and Miss Fox, you had better tell me exactly what you mean by your words, otherwise I can be of no use to you."

The lady took a chair, and then, seeing that the only course was to make known her full position, plumped into her tale.

And this is the story of the unfortunate in its entirety, with some facts which she did not give to Phyl.

That morning at twelve (Americans are so unconventional in their visiting hours) Miss Trentham in the gorgeous limousine car called upon my Lady Stornoway. Miss Trentham, daughter of old man Trentham, the American multi-millionaire, was in the highest spirits, so overflowing with the love and affection inspired by the Stornoways' kindness and hospitality that she was going to take Lady Stornoway right off to choose a little keepsake at Bloomberg's in Bond Street.

"I saw the sweetest ring that you'll simply love and you're going to wear it and remember me by it every time you look at it, and I want you to help me choose a birthday present for Julia (Miss Fox). It's a necklace of old Brazilians. Heaven knows what they'll charge me, but perhaps they won't rob me so much if you are by. You told me you dealt with them and that's why I am going there."

"My dear child," said her ladyship, "I shall

be only too pleased to help you in your choice. We have dealt with Bloomberg since George the Second's time, I believe, and they are quite the most reliable tradespeople in London. But I must insist that any memento of our friendship shall consist of something better than you can buy at Bloomberg's—just the recollection of your bright face—that is all."

She could gush beautifully when she chose.

"Well, you come and see," said Miss Trentham. "Now let's go right off. You will come with me first to the 'Ritz' and we'll have a little luncheon and then go right to Bloomberg's; I want to have a really good time just for once in my life. Poppa sent me a cablegram this morning: 'Make the money fly as much as you want, but fly home as quick as you can, for I am hungry for you.' He's in good spirits. He's just pulled off a deal, so I see by the *N' York Herald*. Pooled all the railways north of Omaha, or something of that sort. Anyhow, when a girl's father *tells* her to be extravagant, it's *up* to her to do his bidding—what?"

"You dear, extraordinary creature," said my Lady Stornoway. "I'm afraid you'll corrupt me and make me as extravagant as yourself before you have done."

She went to her room to change, and at one o'clock, Opulence and Aristocracy started in the gorgeous limousine for the "Ritz."

At three o'clock they arrived at Bloomberg's.

Here, Miss Trentham picked out a ring set with a ruby and diamonds, a trifle priced at a hundred and twenty pounds.

"That's for you," she said. "I'm going to choose the present for you out of my own mind, so then it will have a lot of my mind attached to it. You must have no choice in the matter, *but don't* say you don't like it."

"My dear child," said Lady Stornoway, "you are absolutely unforgivable; well, I suppose I must submit. 'Like it! Of course I like it, it is simply adorable. It is almost as brilliant and coloured as your mind.'"

The ring was a bit too large, so it was ordered to be reduced in size and sent when so reduced to Lady Stornoway's address.

"And now for the necklace for Julia," said Miss Trentham. Then, turning to Mr. Bloomberg, who was serving them himself, "I would like to see that necklace we looked at the other day, the Brazilian stones."

Mr. Bloomberg produced the necklace. It was the one priced at four thousand five hundred pounds.

"You see," said Miss Trentham, "she's going to be married next month, so I thought I'd join the wedding-present and the birthday-present in one and make a really good thing of it. The only thing troubling me is whether it will make her look too old—like a dowager, you know."

Mr. Bloomberg assured her that a lady might

wear the necklace without any perceptible addition to her years, but he did not quite persuade her.

"I saw one with emeralds and diamonds," she said, "when we were here the other day."

Mr. Bloomberg produced the article. It was priced at one thousand seven hundred pounds.

"It's lovely," said Miss Trentham, "and it's cheaper, too; not that I want to scrimp—I want to get just what she'd like best. I know that she loves diamonds, but I don't know what these will look like when she's wearing them. I'll tell you—let's go straight to Granville Mansions, and try them on her, and give her her choice. We oughtn't really to give them to her till to-morrow, but she can pretend that she hasn't seen them. Can you spare an hour? It won't take longer than that to go down and come back."

Lady Stornoway was only too delighted to do anything for her dear, outrageous spendthrift, and Mr. Bloomberg, who would have poured the whole contents of his shop into her ladyship's lap had it been capacious enough to hold the articles, and who saw a phenomenal chance of business, parcelled up the two necklaces and more than that—going to a case he abstracted a row of pearls and holding them with love and tenderness spread them out on the little velvet mat upon the glass show-case on the counter.

"Oh, my!" said Miss Trentham, "what beauties!"

"These," said Mr. Bloomberg, "belonged to Lady Sydney Rosmel."

"Indeed!" said Lady Stornoway, "how interesting! Really, I think I remember now seeing her wearing them. It was very sad, all that business. How beautiful they are!"

"I am selling them for the executors," said Mr. Bloomberg. "You will never see such cheap pearls again, for every day pearls are increasing in price. Two thousand five hundred pounds is the price." Turning to Miss Trentham—"They would suit you, madame, admirably."

"I don't care much for jewellery, and I'm sure they'd make me look as black as a crow," said Miss Trentham, though evidently attracted by the beauty of the pearls. "I have a set of black pearls I got in New York from Tiffany's. These *are* beauties, though."

"And if Mr. Bloomberg says they are a bargain, you may quite accept the fact," said Lady Stornoway, anxious to bring Bloomberg such a good piece of business. "I think they would suit you admirably."

"I'll tell you," said Miss Trentham. "If you'll be judge and promise not to flatter, I'll try them on with my evening things. We can light the electrics and have a full-dress rehearsal. Julia too. I'll give you a cup of tea to help you to keep awake under the process."

Lady Stornoway laughed and assented, and

Bloomberg, in the seventh heaven, parcelled up the pearls.

"Now put them all in one parcel," said Miss Trentham, "and I will carry them. They shan't leave my hands. Aren't you afraid to trust a lonely American with such a fortune? Really, I feel as though I ought to decamp with them."

Mr. Bloomberg laughed contentedly.

"Mr. Bloomberg can trust me, I think," said Lady Stornoway, laughing. "By the way, Mr. Bloomberg, when is that silver plate coming back? You've had it now over a month."

"I'm expecting it back this week, your ladyship," said Bloomberg. "The re-polishing has to be done very carefully, but the Sheffield people promised it this week. I can telephone now for the exact date, and will let you know their reply in an hour or so, when you return."

He made the three parcels into one, which was an amazingly small one, considering the fact of its value. Miss Trentham took it, and the two ladies left the shop, Mr. Bloomberg escorting them in person to their car.

When they had started, Miss Trentham opened her purse and, taking out a small piece of paper, glanced at it.

"I have to stop for a moment at Voss, the bootmaker's, in the Burlington Arcade," said she. "It will not take me more than a minute, and we are close there."

She spoke through the speaking-tube to the chauffeur, who turned the car into Vigo Street.

At the entrance to the Burlington Arcade, he drew up.

"You're sure you won't mind waiting a moment?" she asked her companion.

"Not in the least, not in the least," replied Lady Stornoway.

Miss Trentham hopped out.

"Be sure and take care of that parcel," laughed Lady Stornoway.

"You bet!" replied Miss Trentham brightly.

Then her ladyship sat in comfortable meditation, waiting for Miss Trentham's return.

Her affection for Miss Trentham was not unalloyed with gold—not the gold of the heart, but good, commercial gold. The Stornoways, though possessed of some ten or twelve thousand a year, had often difficulties about the meetings of ends, and she had already formed plans about Willie and Miss Trentham.

Willie being the second son of the house of Stornoway, a k'nut whose main occupation in life was the smoking of Abdullahs and the questioning of the world with the single word—What?

He was one of the "Whats."

These pleasant thoughts occupied her for some five minutes, during which her fat, heavy face wore almost a pleasing expression. Then the thought came to her that Miss Trentham was rather a long time. Eight minutes became ten

minutes, and Lady Stornoway began to exhibit symptoms of uneasiness. What could that dear, delightful creature be doing? Could anything have happened to her? The absurdity of the idea destroyed it almost as soon as it had suggested itself, and she resumed her waiting. But not for long. Suddenly, as if it had been crawling towards her unperceived, cold alarm sprang upon her. She opened the door and stepped out, glanced up and down Vigo Street, and as far down the Arcade as she could see. The Arcade was crowded, and she could not see far.

"Wait for me," said she to the chauffeur.

She entered the Arcade.

Voss's shop is situated near the Piccadilly end. Lady Stornoway entered it, and was received by a smooth-faced assistant, who fancied her a customer.

"Where is Miss Trentham?" asked Lady Stornoway.

"I beg your pardon, madame?"

"Miss Trentham. Are you deaf? Where is the manager?"

A gentleman in a frock-coat appeared from the back premises.

"Miss Trentham? Oh, yes, he knew Miss Trentham. She and Miss Fox were customers. She had not been in that day. Only yesterday a large number of boots and shoes had been sent to the ladies." Then something in Lady Stornoway's manner made him take alarm. Trentham,

Fox and Co.'s bill unpaid amounted to upwards of fifty pounds.

"Are you a friend of Miss Trentham's, madame?"

"I don't know," said the unfortunate woman. "She must be here—she ought to have been here—something must have happened to her." Then, bursting out, "I am Lady Stornoway, and Miss Trentham left me only ten minutes ago to visit your shop. It's absurd—she must have been here!"

"No, madame, she has not been here."

"Have you another shop in the Arcade?"

"No, madame."

Lady Stornoway looked round as though she fancied the absent one might be hiding amidst the boots and shoes. Then, without a word, she left the shop.

She stood for a moment outside. Then she walked back to the car.

Miss Trentham was not in the car, and it was only now that the fateful idea began to dawn on her ladyship's mind that perhaps Miss Trentham was a swindler, and the whole business was one of those frightful affairs one reads of in the newspapers, wherein thousands of pounds' worth of jewels are stolen by the foxes of society from the geese.

"Drive at once to Bloomberg's," she ordered the chauffeur.

It was the first thought that struck her; a

vague and fantastic notion that Bloomberg might stop the jewels, just as a bank stops a cheque, had crossed her mind; and as the car turned, she made frantic efforts to recall the worth of the treasure.

She had introduced Miss Trentham to the jewellers, and she had guaranteed the safety of the gems by her presence and her words that day. She had accepted a ring from Miss Trentham—all these facts, if the jewels were lost, would go hard with her were she to try to refuse responsibility. And the worry and disgrace of the business! She had always prided herself on her cleverness; she had always cast mud and stones on those members of her class who "ran after money." But all this at the present moment was nothing to the thought of the absolute value of the things. The diamond necklace, she remembered, was worth four thousand five hundred pounds; the pearl—or was it the emerald?—was worth one thousand seven hundred pounds, and the emerald—or was it the pearl?—was worth two thousand five hundred pounds. The figures were retained in her memory, though so confused was she that the relative values of the pearls and the emeralds were mixed in her mind.

But the figures were enough. Nearly nine thousand pounds was the amount.

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"Mr. Bloomberg," said her ladyship, "have you seen Miss Trentham? She got out of the car at the Burlington Arcade to visit Voss, the bootmakers, and she did not return."

Mr. Bloomberg turned several shades paler.

"She did not even go to Voss," continued the lady. "I called at the shop, and they said they had not seen her."

"Good God! your ladyship," said Mr. Bloomberg, "we've been done!"

Lady Stornoway sat down on the chair by the counter, and stared at him.

In a flash his business mind took the whole situation in. He would never have dreamed of allowing Miss Trentham to take the necklace to try on her friend. Lady Stornoway's presence, however, and the implied assurance that she would keep close in touch with Miss Trentham till the things were settled for or returned, had been his guarantee.

"Oh!" said Lady Stornoway, "can it be as bad as that?"

"I fear so, your ladyship. What you say alarms me greatly. Of course I would never have parted with these extremely valuable jewels but for your guarantee of this lady. Have you known her long?"

"Only a few weeks."

"Ah!—and your friendship——"

"Friendship! Why, she is almost a stranger. I met her on the *Magnetic*; she imposed herself on me."

"But, your ladyship, I quite understood she was an intimate friend of yours. It was your introduction and presence that induced me to part with the jewels."

He suddenly checked himself. There was plenty of time for settling that business, and it would not do to quarrel with Lady Stornoway till it was absolutely certain that Miss Trentham had not been seized with a fit of lapse of memory or fainted and been carried off to some doctor by way of the Piccadilly entrance to the Arcade.

"However," said he, "we must act at once. Will your ladyship call at Miss Trentham's address? I will telephone to Scotland Yard meanwhile. Miss Trentham lives at Granville Mansions."

"Yes," said Lady Stornoway, "she was staying with a Miss Musgrave. I will go." She rose and left the shop.

That was the story she imparted to Phyl with reservations.

"Oh!" cried the girl. "What wretches! They have imposed on me just as they have on you!"

"Imposed on you! Why, were they not your friends?"

"Oh, no. Absolute strangers."

"Strangers! But why—but how—Strangers! But they were living with you here! They told me you were their friend, and that they had known you for years. *Were* they living with you here?"

"They were."

"Then how was that so, if they were perfect strangers?"

"It was this way," said Phyl. "My father went to South Africa, and the day he left he gave me a bank-note for a hundred pounds, to pay expenses here."

"Yes?"

"And I lost it."

"Yes?"

"And so—and so—I answered an advertisement in a newspaper, and Miss Trentham and Miss Fox came to stay with me."

"A likely story," said the woman, rising. "A hundred-pound note! Do you think you are taking me in? You are one of them, that's what you are. Oh, we will see! Come now; before the matter goes further, tell me all; help to make restitution, and perhaps nothing will be done. I will give you one chance. Come!"

Phyl rose to her feet.

"Leave this room," she said.

"Ah, that is the tone you are taking! Very well." Then, suddenly blazing out: "You thief!"

They had not heard a knock at the door, nor did they perceive that the door had been opened, nor did they see the form of a stout lady gazing at them.

It was Mrs. Spindler.

"What did you call that child?" said Mrs. Spindler.

Phyl and her antagonist turned.

The antagonist was so blind with wrath, rage, the passion for revenge and the desire to get back the jewels that she did not recognize the new-comer for a moment.

"I called her a *thief*, and the associate of thieves!" cried the antagonist.

"Then how was that so, if they were perfect strangers?"

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CHAPTER XXVII

WHEN Chatterton left Phyl, he drove directly to Berkeley Square.

Mrs. Spindler was in, and for once she was not washing the dogs.

She was seated in the drawing-room reading the *Globe*, the *Pall Mall Gazette*, the *Westminster Gazette*, the *Evening News* and the *Evening Standard*. One might say that she was reading them all at once, for the *Globe*, just put down, was in her lap and the *Pall Mall Gazette*, just cast down, was on the floor, and the *Evening News*, which was in her hands, was just about to be cast away so that she might pick up the *Westminster*.

"James!" cried Mrs. Spindler, when Chatterton entered, "he's been arrested."

"Who?"

"Who!—Archdale?"

"Archdale!"

"Yes."

"What for, for goodness sake?"

"Defrauding a man named Hodgkins, or Hopkins, or something—selling him a tin mine without any tin in it. Anyhow, he's been arrested, and he's been before the magistrates at Bow Street, and he's remanded on bail till to-morrow."

"He'll get off," said Chatterton.

"Well, anyhow, he's been arrested," said she. "And I don't think he'll get off. No, not this time."

Chatterton had not seen Mrs. Spindler for a considerable time; he had not spoken to her about Phyl since that fatal day of the luncheon-party. And she little suspected that he had been at Granville Mansions on the Sunday afternoon when Phyl had refused to see her.

"Aunt," said he, "I wish you'd forget Archdale for a minute. I want to tell you something of importance."

Mrs. Spindler put down her paper.

"Yes!"

"It's about Miss Musgrave."

"Miss Musgrave?"

"Yes. I've proposed to her, and been accepted."

"You have proposed to that girl!"

"Yes. Now don't lose your hair—excuse me for talking slang—I want to explain everything. It's a most extraordinary story. You remember how angry you were with her for not coming to luncheon. Well, there was a very good cause—it was Archdale."

"Archdale?"

"It's a most horrible story." He knew her feelings about Archdale, and he determined to work them for all he was worth. "Archdale has robbed Musgrave of millions, and on the day of the luncheon-party, Musgrave started for South Africa to try and find out all the truth of the affair. It's a diamond mine, and Archdale has as good as stolen it."

He went on to tell of the hundred-pound note and Phyl's valiant attempt to hold her own till her father came back; of how she had taken paying-guests, and how he suspected that these same paying-guests were no better than they should be.

"They haven't paid her a cent yet," he finished, "and I didn't care for the look of them."

"Good gracious!" said Mrs. Spindler, when the whole story had been unfolded. "And I told you to warn them about that shark!"

"And I forgot."

"It's just like you. And when that girl called here on the Sunday, I said I was not receiving—well, she paid me back, for I called on her afterwards, and she said she wasn't receiving." She laughed grimly. "She didn't say she was receiving paying-guests. What's the names of these creatures?"

"Fox and Trentham, I think, are their names—She got no references with them, either; just took them on their face value—which isn't much. You see, poor Phyl is so straight herself she never

imagines other people can be anything else. Aunt, you don't know that girl—there's not another girl like her. She's held on to the position there without a penny almost. If she had chosen, their solicitor would have advanced her money, but to do that, she would have had to go to her South African friends here to get them to guarantee her, and that would have meant Archdale's finding out that her father had gone to South Africa."

"Well, she has plenty of spirit," said Mrs. Spindler. "I don't know that I don't like her all the more for her impudence that day; though, of course, that precludes my ever having anything more to do with her."

"No, it doesn't. She's very fond of you. She admires you more than anyone she has met, but she simply had to get her own back after the frightful snub you gave her. And, think—you gave her that snub when she was coming to you for help in her distress."

"How could I know that?"

"Of course you couldn't, but you know now. More than that, she hates herself for having said she was not at home to you."

"Well," said Mrs. Spindler, "I'll think things over."

"You won't. You are not the person to bother thinking things over. You'll get into the taxi that's waiting at the door and just go and see her."

"I—shall do no such thing!"

"Yes, you will. And I'll tell you why. I want you to thank her."

"For what?"

"For having made me Editor of the *Comparative*."

"Editor of the *Comparative*?"

"Yes. I got the news this morning. Fifteen hundred a year, and unlimited political power—Well!"

"Oh, *that's* good news! James, I knew you would prove yourself what I always said you were. *That is* good news. But, for heaven's sake, what do you mean by saying that this girl got you it?"

"She gave me the fillip to write that article the other day that everyone seems to be talking about, and it just came at the psychological moment, on top of all my other work, and turned the scale in my favour with the directors."

"Oh!"

"Yes—and that article was Phyl, really, in the disguise of the Labour Problem. She had worked me up somehow to concert pitch. Well, there it is, and you've just got to bundle into that taxi and call at Granville Court."

"And suppose she says she's not receiving?"

Chatterton laughed.

Ten minutes later, Mrs. Spindler was *en route*. She was a very proud woman, but her pride did not lie in low places. When Phyl had snubbed her, and when her animal anger had subsided, she bore the girl no especial grudge. It was only tit for

tat. I doubt if she did not like Phyl all the better for standing up to her, and I am quite sure that now that she knew Phyl's straitened circumstances on the day of the standing-up she did admire her for showing fight. It is a brave heart that fights when the purse is empty.

Arrived at Granville Mansions, Mrs. Spindler, instead of asking whether Phyl would see her or not, on learning that she was in, walked to the lift and went straight up to the flat.

The lift-man called the maid, who having knocked at the sitting-room door without obtaining an answer, opened it.

Mrs. Spindler saw Miss Musgrave, and in front of Miss Musgrave a big female whom she recognized at once as Lady Stornoway.

Now, Lady Stornoway was one of Mrs. Spindler's pet aversions. She knew her slightly—that is to say, she had met her at various houses and once they had been members of the same house-party at Lord Garage's place in Hampshire. Lady Stornoway had snubbed Mrs. Spindler, or attempted to do so. The Spindlers were city people, forsooth, "and I don't know which is worse—the man or the woman, my dear!"

But it was not the attempted snub that made Mrs. Spindler a deathly enemy to Lady Stornoway. It was the fact that their natures formed a negative and positive.

When they were both together in the same room the room became an electric battery filled with

all sorts of potentialities in the way of sparks and explosions.

Mrs. Spindler, then, saw Miss Musgrave facing her *bête-noire*. And she heard the *Bête-noire* saying to the girl:

"You thief!"

"What did you call that child?" said Mrs. Spindler.

"I called her a thief and an associate of thieves," said the *Bête-noire*.

Mrs. Spindler turned to the servant, who had not quite withdrawn.

It was Mary, the same girl whom we saw preparing Phyl for the supper-party at the "Cosmopolitan."

"You heard what that woman said?" asked Mrs. Spindler.

"Yes, ma'am," said Mary.

"Then you will be a witness," said Mrs. Spindler.

"Oh, Mrs. Spindler!" cried Phyl, recovering her voice, which had been simply reft from her by the accusation and the vileness of it, and the vile words and the viler manner of the bully.

"Oh, Mrs. Spindler, an *awful* thing has happened!"

But Mrs. Spindler was not listening to her, though she advanced to her and laid her hand on her shoulder. Mrs. Spindler's eyes were fixed on Lady Stornoway as a duellist's eyes are fixed on his antagonist; her quick mind had guessed that there was some connection between the accusation

and the strange people whom Phyl had been harbouring.

"You have called this girl a thief and an associate of thieves," said she, "before two witnesses. You must substantiate that statement, for Miss Musgrave is the *fiancée* of my nephew, James Chatterton." Then, turning swiftly to Phyl, "It is not true, is it?"

"No, no, no!" cried the unfortunate girl. But Mrs. Spindler, who had quite satisfied herself by the face and manner of the accused one, was not listening to her. She had got the woman she hated into a corner, and, steadily fixing her with her eyes, she repeated the question.

"What do you mean by calling her a thief?"

"A thief!" cried the outraged one. "What do you call nine thousand pounds' worth of jewellery stolen from me but theft?"

"Do you accuse Miss Musgrave of stealing nine thousand pounds' worth of jewellery from you?" asked Mrs. Spindler.

Before the direct question the other was dumb. She had begun to realize that to make accusations and to prove them were two different things.

Mrs. Spindler turned to Phyl.

"Come," she said; "tell me all about it. Was it those women who James said were staying with you?"

"It was," said Phyl. Then rapidly and vehemently she began to tell the story as far as she could, Lady Stornoway standing by and listening

without speaking, but with her eyes fixed on the girl.

When she had finished, Mrs. Spindler turned to Lady Stornoway.

"You have heard that story?" she said. "This is the girl whom you have accused of theft, before me and before a servant. Don't speak! In your anger you have done this lady a grave injury, an injury for which she could claim heavy damages in a court of law. That I would advise her not to do, but I tell you this: Should you say one word more, casting an aspersion on her character, I will withdraw that advice, and, more, I will insist on her prosecuting you, and I will back her with my full support. You have lost jewellery. Well, if Miss Musgrave will let me, I am going to take this affair in hand and clear it up. May I?" Turning to Phyl.

"Oh, please!" said Phyl. "I place myself in your hands entirely, and I never, never will forget your kindness."

Mrs. Spindler rang the bell.

"Will you kindly ask the manager of Granville Mansions to come up here?" said she to the servant. Then when the servant had gone she turned to Phyl.

"Where is the telephone?"

"In the next room."

Mrs. Spindler turned to Lady Stornoway.

"Were the jewels taken from your house?"

Lady Stornoway, Spindlerized, and feeling that

she had made matters only worse by her attack on Phyl, and vaguely thankful that the masterful and clever woman had taken the affair in hand, replied meekly enough, giving a sketch of the whole business in a few words.

Mrs. Spindler, without any comment, went to the next room, where the telephone was, looked up the number of New Scotland Yard in the book, telephoned for a detective, and then telephoned to Bloomberg to come at once.

"Where did you say these creatures were staying?" she asked Phyl.

"At the Connaught Hotel," replied Phyl.

Mrs. Spindler telephoned to the "Connaught" for the manager.

Then she hung the receiver up, and returned to the sitting-room.

As they entered the manager arrived.

"Now," said the *dea ex machina*, when he had introduced himself, "I will just tell you in a few words what has happened. This young lady, whom you know, was left here by her father whilst he made a hurried journey to South Africa. He had to leave in a hurry, and, like a fool, he entrusted a hundred-pound note to a young lady who had no idea that thieves are everywhere and that they can smell money just as foxes can smell meat. That young lady was Miss Musgrave. I, by the way, am Mrs. George Spindler."

The manager bowed.

"I know your name quite well, madam."

"Well, Miss Musgrave found herself left alone in London, with this flat on her hands and no money to pay the rent, and the idea came to her, seeing an advertisement in the paper, to take two rich young American ladies to live with her as guests. She knows nothing of the world, and she never asked this precious pair for references. They were swindlers, in short, and they have run off, after having obtained as much credit as they could at other people's expense.

"This lady is the Countess of Stornoway, another of their victims. Now, Lady Stornoway, please tell this gentleman in a few words *your* experience of these ladies."

The Countess of Stornoway did so.

"And now," said Mrs. Spindler, when she had finished, turning to the manager, "you need not trouble in the least about what is owing here by Miss Musgrave. I will guarantee that that is all settled for——"

"Oh, Mrs. Spindler!" said Phyl.

"Don't interrupt me—I will guarantee it, and Mr. Musgrave will settle with me after I have settled with him for his stupidity in leaving an innocent girl alone in this hornet's nest of a London. Yes, I don't envy him what he will hear from me—Ah! here is someone."

It was Mr. Bloomberg, and almost on his heels came the man from Scotland Yard. This latter was a stout, placid-looking individual, clean-shaved and with a quiet but decided manner.

Again Mrs. Spindler was the spokeswoman—she was in her element, and no one could have done the business better, for she had a wonderful way of getting at the heart of a matter and avoiding useless detail.

When the whole thing had been explained Mr. Clarkson, the man from Scotland Yard, spoke. He addressed Phyl:

"Was one of the young ladies dark, almost five feet seven in height, with brown eyes, one tooth, upper, gold-crowned——"

"That's Miss Trentham," said Phyl.

"And with remarkable eyebrows, very close together?"

"Yes, yes, that is she!"

"The other, shorter, about five feet five, with brown hair, and a small mole on left cheek?"

"That's Miss Fox."

"And a slight limp?"

"Yes."

"Do you know them?" asked Lady Stornoway.

"Oh, yes, we know them," replied the detective.

"Trentham is Jane Brewster, and the other is Lily Ogilvie. American? Oh, dear me, no; Scotch, I believe. Ogilvie was the daughter of a parson, Brewster was born in Paris, the daughter of a teacher of languages. They are expert Continental jewel thieves. Brewster has done two years. They were concerned in the Rue de la Paix jewel robbery—both escaped—and they stick at nothing."

truth it was from pride and the feeling of necessity for triumph.

"I am Musgrave."

The words had completely flattened out Trent for the moment. He was not the man to be flattened out permanently, unless, perhaps, by a steam roller. When the flattening had vanished and he was inflated again, how would he act? What would he do?

It was necessary for Musgrave to think of these things and to try and solve in his own mind Trent's future plan of action.

Would he send a wireless message to Archdale? That was possible, but not probable. If he *did* send such a message it would be a simple intimation that Musgrave was on board. It would be impossible for him to explain by wireless that Musgrave knew all and had pumped him. He would not do that. Even face to face with Archdale he could never tell *that* story. Musgrave smiled grimly at the thought and went on to consider what other means Trent might take. Here he found himself face to face with an almost insurmountable obstacle. He knew nothing of Trent's character from experience, he had only talked to him for ten minutes or so, but he did know that if employed by Archdale he was not an ordinary man, and he also knew from general experience that a man of Trent's type, fresh-looking, always smiling, and with a perfectly open air about him, was, if a rascal, a more dangerous rascal than your

man with a cadaverous and villainous-looking face.

Many unfortunate saints and philanthropists have been run off by Nature into moulds especially constructed for the making of villains, and many a horrid villain into a mould designed for the making of a Jacques Bonhomme or a Sancho Panza. Some Puck, no doubt, hides under the table of the immense *atelier* called Birth; at all events the fact remains that the acute mind of Musgrave counted the smiling face of Trent as an asset to his antagonists, urged to do so by a deep experience of the world.

He could not possibly tell yet what Trent would do, but he determined to be on his guard.

Then, towards one o'clock in the morning, he fell asleep, awaking at eight o'clock refreshed and ready for all eventualities.

Trent did not appear at breakfast. He was not alone in this abstention, for the *Triton* was making rough weather of it. The great ship belied her name. Good sea-boat as she was, her very size made her sinking and shivering and upheavals more appalling to the stomach than all the antics of a smaller boat. She behaved not like a Triton, but like a huge woman, with misgivings. Musgrave, who, strangely enough, only found his stomach really sensible and serviceable to him at sea, had the pleasure of breakfasting at an almost empty table. Then, after breakfast, he walked on the boat deck and explored the

smoking-room, always on the look-out for Trent. But Trent had vanished as completely as though he had left the ship.

On the boat deck presently Musgrave met the first officer, Mr. Thomas, with whom he had already made a voyage.

He explained to him his intention of leaving the ship at Las Palmas and returning to England.

"I have changed my mind about Africa," said Musgrave. "I was making the voyage chiefly for my health, and I have become uneasy about some investments I made before leaving. I have determined to go right back and keep my hand on affairs. What between this Balkan war and labour troubles, and the attitude of many, one does not know which way to be turning."

"Ah, investments!" said Thomas. "I've got a bone to pick with you financial people there. See here: what's the good of a man making money, what's the good of a man being prudent, and scraping, and saving, and denying himself—when money is no use to him?"

"How do you mean?"

"I mean this: I'm a thrifty man, and I had some money left me. I had a thousand pounds. Then the question came: What was I to do with it? Put it in Consols. Well, Consols aren't safe; they have been falling for years—never seem to do anything else but fall; put it in the bank, you get next to no interest. I went to a broker, and he told me the safest thing was Bolivian light railway

five per cent. guaranteed cumulative preference stock. I looked it up: safe as a church. Well, I bought at one hundred and five. I didn't know there was a wild-cat speculator in New York who had control of the railway—a perfectly honest man, mind you, I believe, but a speculator. This chap tacked on all sorts of ventures to the light railway business, built hotels in places where the only possible guests could be mosquitoes; built light railways into swamps, and heaven knows where. Well, I never looked at the papers, or at least at the money market columns, fancied I was quite safe till some time ago I looked by chance at the money columns of the *Times* and I saw Bolivians marked fifty-five. I couldn't believe my eyes, but there it was, and I sold out. They are now forty. I lost half my capital in that investment. I said to myself, no more saving and scraping for me. Live while you live. And I'm not alone. I know other men, chaps who have saved all their lives, and who have lost half their savings in 'investments.' Seems wrong, somehow, doesn't it?"

"Look here, Thomas," said Musgrave, "you have put your finger on the worst plague-spot in society, and that's saying a good deal. I am always hearing Labour people jangling about Capital and Capitalists. They don't want to reform capitalists, what they want to reform is society. London, in fact. I've a long grudge against London. When I left it over thirty years ago it was a clean place, comparatively speaking.

The good old Queen was on the throne, and Society was decent. I tell you now the whole place is rotten—rotten from top to bottom, and worse rotten at the top. I'm not a saint, but the place smells. I've been smelling it for months. There's no morality, commercial or otherwise, there. You see women going about a disgrace to the mothers that bore them. The men don't seem to have one backbone to a dozen of them. You can't take up a blessed book, or go to see a blessed play, without having adultery or fornication shoved down your throat. The people there are like a lot of apples, among which rot has spread, and the City is as bad as the West End. Well, what can you have? The man who is ready to steal another man's wife is quite ready to steal your purse.

“Now I'm coming to your point. What you and a hundred thousand others like you are suffering from is the want of general moral tone that allows financial slackers to live. I'm not talking of big sharks. I'm talking of men like your Bolivian fellow in New York, who is dealing with other people's money, and using it loosely. Why, God bless my soul, what would a business concern like any prosperous shop do with assistants who wasted their money? Well, the nation is a business concern, and how it allows these men to deal loosely with the money of the citizens, which is the money of the nation! And what is the result? The workers and the earners toil all their lives,

many of them, for the financial sharks and frauds and 'speculators,' who live in splendour and opulence on the work of the People. And the People never can see that. Oh no, they go for the Capitalists.

"I wish I could speak so that all England could hear me, and I would say to Labour: 'Get things right, so that when you have earned money you may be able to find a decent investment for your earnings; then come and talk to me of the wickedness of the Capitalist who limits your earnings; for there is no use in having an increase in wages if your savings are to be filched from you with impunity.'

"Yes, that's the worst spot in the whole community—the insecurity of savings; and it's caused just by that rotten slackness of thought and fibre which allows society women to be sold for so much a pound, payable in the divorce-court, and claps its hands at those filthy Apache dances. Why, the very children at the pantomime where I went last Christmas were entertained with Jimmy Valentine, and his doings in England and America. The crook's the man. And how can any man's savings be safe in a land where commonsense stands like that?"

"Mine weren't, anyhow," said Thomas. "Well, I must be going on the bridge. Will see you before you land at Las Palmas."

He went off, and Musgrave went forward.

It was rarely that Musgrave let himself go like

this; he felt that perhaps he had overcoloured his picture somewhat; yet he felt that the groundwork and the drawing were correct. "Insecurity"—that was the modern disease attacking the family life as well as the national.

You see, he was a hard, a rigidly just, and perhaps a cruel man in a certain sense. He had in him that cruelty of justice which was not wanting in the Protector. He generalized because he took broad views. There are two sorts of men who generalize; the man who takes narrow, and the man who takes broad views. The first generally arrives at foolish conclusions; the latter at sane. Musgrave had a great deal of sanity in his outlook on life. He looked on the nation as a commonwealth, and he knew only one form of High Treason—treason against the commonwealth.

I am afraid Mr. Smillie and his co-strike-leaders would have been very hardly dealt with by James Musgrave, had he been their judge; he would have utterly failed to understand their point,—that is to say, the point of the dagger which they placed at the National heart. Just so in smaller matters, affecting the National security, would he have dealt with the men and opinions that are tending to disrupt the nation by sapping the foundations of national and private security. He would have failed to see in petticoats an apology for arson; just as he would have failed to see in the words of Ministers a condonation of broken faith with Suffragettes.

He turned forward and lit a cigarette. His conversation with the first officer had accentuated, if possible, his feeling against Archdale. Not his anger against the man for the trick he had played about Junker's Kraal, but his anger against him on general grounds. Here was, in fact, the chief priest of the Reckless Financial Ones, who, for the sake of profit or the satisfaction of the gambling instinct, spread ruin far and wide, disseminated distrust, and robbed men of a thing more important than money—the saving instinct.

He looked about him again on the chance of seeing Trent, but he was nowhere on deck, nor did he appear at dinner that night.

CHAPTER XXIX

THEY had left Southampton in fog and frost, and on the morning of their arrival at Las Palmas Musgrave, looking out of his port, saw brilliant sunlight and water bluer than the bluest English summer seas.

The ship had just cast anchor, and Musgrave coming on deck, leaned over the side watching the shore-boats arriving, and the palms and houses of Las Palmas in the bright morning sun.

He had discovered that the next boat back to England was an intermediate boat, calling off the following day at Teneriffe. As Teneriffe lies only a few miles from Las Palmas and as a small Spanish steamer was leaving Las Palmas at noon for Santa Cruz, Teneriffe, everything was plain before him.

After breakfast he got his traps together, said good-bye to the first officer, and came down the side to the waiting shore-boat. The boat was about to put off when an officer hailed it from above and told it to wait.

A few minutes later Musgrave, who was seated in the stern of the shore-boat, saw a figure coming down the companion stairs. It was Trent. He was carrying a kit-bag and he did not look as though he had been suffering from sea-sickness, as one might have imagined from the fact that he had kept in his cabin for the last few days.

As Trent stepped into the boat he nodded to Musgrave, and Musgrave, astonished at the man's coolness, and greatly exercised in his mind as to whether Trent was landing for good or only for a few hours, nodded back.

"Confound that companion-way. I nearly broke my neck," said Trent, stumbling towards the after part of the boat. "Good-morning, Mr. Musgrave. Are you going to visit Las Palmas?"

"No," said Musgrave; "I am returning to England."

"Ah!" said Trent, as they rowed to the shore, "I thought you told me you were going all the way to Cape Town that evening I met you in the smoking-room. But I may be wrong. I've been so ill with this confounded sea-sickness that my brain is all in a mix and a muddle."

"No, you were not wrong. I have simply changed my mind. I have some speculations to attend to. And what are you doing?"

"I am returning to England."

"Why," said Musgrave, laughing, "it seems that we have both changed our minds!"

"Yes, funny coincidence, isn't it? Ah! here

we are at the steps. I'm going to the hotel for a whisky-and-soda; will you come? We can get one of those little carriages to drive us there, and take our bags with us. It's the safest way, if you have any valuables."

Musgrave assented. He was deeply interested now in Trent, and what Trent was going to do. The man's friendliness and nonchalance surprised him. Not a word as to their last meeting. Not a trace of anger at the way Musgrave had pumped him. Trent had broken off his journey and was returning hot-foot, evidently to tell Archdale of the fact that Musgrave had found out his villainy—or was he? Would he dare to tell Archdale of his stupidity in allowing himself to be pumped? He was one of Archdale's chief lieutenants; his fortune depended, no doubt, on Archdale, and on keeping in Archdale's good graces. Archdale was not a man to excuse such a blunderer. Musgrave, considering all this in his mind, got out of the boat and, accompanied by his new companion, drove off to the hotel. As he sat talking of indifferent matters and smoking a cigarette, a voice away in the innermost parts of his mind said to him: "Beware of Trent."

It gave no reasons. Trent as a personal enemy seemed insignificant; he was too well-fed and good-humoured looking to be dangerous, one might have imagined. The days of assassination and foul-play were over, one might have thought. All the same, this little mysterious voice spoke with

no uncertainty, and Musgrave, as he listened to it, took heed in his heart.

Musgrave was a very brave man, notwithstanding his nervousness and fear of draughts and motor omnibuses—things widely different yet equally deadly if they strike you suddenly and in the wrong place. Notwithstanding all his timidity, where his money or his health were concerned, he could exhibit a chill indifference to real danger that, if it was not courage, was at least a very good imitation of it.

They went into the smoking-room of the hotel, leaving their luggage in the hall, and Musgrave insisted on paying for the whiskies-and-sodas.

"I could not speak on the boat," said Trent; "but here by ourselves and with no one to listen I don't mind telling you that the real reason for my return is what you told me the other night. I am going back to have it out with Archdale. He's a scamp. I've been thinking things over. It's not good enough. I didn't see at first the dirty side of the business—he has such a way with him and talks one over so. But I see it now. It makes a lot of difference meeting the man he has swindled. Before this you were only an abstract quantity to me, and one doesn't sympathize much with an abstract quantity; but having met you makes all the difference. I'm just going to say to him, 'Get some one else to do your dirty work, or do it yourself, but you and I have done with each other now and for ever.'"

"You are a liar," thought Musgrave, but he said nothing for a moment, choosing and lighting another cigarette. Then, speaking in an indifferent voice: "I would not quarrel with him on my account. I would not for worlds interfere with your means of getting a living. How long have you known this man?"

He flung this sudden question into the other's face just as a chemist puts a drop of acid into the contents of a test tube. If the thing changes colour he knows what to expect. Musgrave, watching the other's face, knew what to expect—the thing changed colour. The sudden question demanding an answer was too much for the lying mind; it could not accommodate itself all of a sudden, and Musgrave saw at once for truth that the man's anger was fictitious. Had he really parted in mind with Archdale a sudden question like that would have found a ready answer.

"Let me see," said Trent, "it's some three months or so ago that I came across him first—yes, three months almost exactly. That is to say, it will be three months next Tuesday. Worst day I ever met. I've had nothing but bother and trouble since I fell in with that chap."

Lies upon lies. Archdale would never have trusted so big a business to a chance three months' acquaintance, and men do not remember to a day dates like this.

Musgrave said nothing, but quietly absorbed his whisky-and-soda. He was recognizing that it

was not altogether Trent with whom he was dealing, but Archdale.

Trent was only one of the strands in Archdale's web—that web which stretched over the world, and in the centre of which the master money-magician sat like a huge spider.

He also recognized that he had damaged this strand called Trent, and that it would be broken utterly if Archdale were to know of that conversation in the smoking-room of the *Triton*.

It was vital to Trent that all this should be suppressed, and again the warning voice spoke in the depths of Musgrave's mind, but now with more certainty and clearness. "Beware of this man, for it is to his interest that you should never return to England."

The thought almost pleased Musgrave. He had in him some of the old Puritan belief in God, that is to say in a God who not only ruled the world but mixed and meddled intimately in human affairs.

It pleased him to think that on his road to revenge obstacles would be put in his path not to stop him but to justify him, should he surmount them.

In his dealings with Cartwright years ago he had given the man a last chance with God for arbiter. Had God allowed Cartwright to win Musgrave would have seen in the event a divine check upon himself and not have grumbled; as the event stood he had recognized that God willed the ruin of Cartwright, and feeling his hand so

supported he had acted rigorously and cruelly. A strange mind and a strange belief, and—who knows?—a just one.

When they had finished their whisky-and-soda they came out to look at the hotel garden, and then half an hour later returned to the landing-place where the Santa Cruz boat was ready to start.

As if by common consent they had dropped the subject of Archdale, and he was referred to no more.

When they reached Santa Cruz they put up at Commaccios Hotel, and after dinner that night Musgrave started out alone for a stroll about the town.

The band was playing in the public square, and having listened to it for a while Musgrave started off again to investigate the streets. He had never stopped at Santa Cruz before. Like many Spanish towns, the town of Santa Cruz seems composed mainly of back alleys lined by barracks. The blazing sun has caused this constriction, for into the town-layers' plans had to enter the necessity of making as much shadow as possible. Musgrave, walking along in the moonlight, was suddenly brought to a halt by the sight of a man leaving the narrow doorway of one of the houses before him. It was Trent. Trent, unconscious that he had been seen, walked away without looking back, and Musgrave approached the house.

The narrow doorway from which Trent had emerged was open; the place, in fact, was a shop

which had not yet closed, and Musgrave, curious to know what Trent had been purchasing, walked in.

It was a chemist's shop. It might have been the very temple of pharmacy, so speckless and spacious was it. Behind the glass counter an old gentleman with a grey beard was making an entry in a ledger.

Musgrave bought a tooth-brush—it was the only thing that occurred to him at the moment, and left the place, taking his way back to the hotel.

What had Trent been buying?—a tooth-brush, also, perhaps, or a box of pills, or one of the hundred other things that people buy every day in chemists' shops. Still, Musgrave kept asking himself the question, and when he returned to the hotel he found Trent in the courtyard having some coffee, seated at a little table where there was room for another person.

Musgrave took his seat at the table and ordered some vermouth.

"Been to the band?" asked Trent.

"Yes, were you?"

"I, no. I've been all the evening in a café on the Plaza. I met a fellow there and played dominoes."

"Why, that's funny," said Musgrave. "I would have sworn I saw you up the town near the Cathedral. But perhaps I was mistaken, yet I was sure it was you."

"No, I haven't been up town."

"Then I must have been mistaken, unless it was your fetch I saw."

"What do you mean by fetch?"

"It's a superstition that a person's double appears before they are going to die. The Africans have it as well as the English."

Trent laughed.

"I don't feel like dying yet," said he, "but one never knows. Well, I'm off to bed—have another drink."

"No thanks," said Musgrave.

Trent went off and Musgrave sat for a while longer smoking and thinking things over.

Why had Trent told that lie? He was certain that he was not mistaken. He had seen Trent right enough; why had he lied about it? He had lied because he wanted to conceal whatever business he had been about; of course, the chemist's shop might have had nothing to do with that business—then again it might. Musgrave having finished his meditations and his cigarette went off to his room.

The fixed idea had been growing in his mind that Trent meant mischief. This idea was not based on air. It was obviously to Trent's interest that he, Musgrave, should be prevented from reaching Archdale and letting Archdale know how Trent had "given the show away." Nay, more, it was absolutely vital to Trent that the whole occurrence should be suppressed. Archdale was not the man to forgive a subordinate for a fault like that.

"I believe he intends to do away with me," said Musgrave to himself as he prepared to retire for the night. "Well, let him attempt it."

He did not trouble in the least, nor did the thought disturb his dreams. He felt perfectly confident that his life was safe. He felt that he had been pitted against Archdale by the powers that be, and that he was intended to win.

CHAPTER XXX

NEXT day they left Teneriffe for Plymouth by the intermediate boat.

During the time on board Musgrave saw very little of Trent; the latter kept a good deal in his cabin alleging sea-sickness.

At Plymouth, however, on the morning of their arrival Musgrave found Trent on deck. Trent came up to him, and began to talk of trifles.

"Are you going up to town by the boat-train?" he asked.

"I am," said Musgrave, "are you?"

"Yes, I'm going right enough. I'll have luncheon on the train, and I propose we secure a table for ourselves; if there's anything I hate it's eating at a restaurant saloon table with a stranger opposite to me. He either doesn't talk or he talks too much. Anyhow, eating with a man whom one has never met before and whose very name one doesn't know, is one of the worst things in travelling—what do you think?"

"Yes," said Musgrave, "it's one of the penalties of travel."

"Right," said Trent, "I'll secure a table."

He did. When Musgrave entered the dining-car he found Trent already seated, and, placing his overcoat in the little rack just above Trent, he took his seat opposite to him and then began to read the morning newspapers he had just purchased at the book-stall.

Luncheon would not be served till after the train started, but the table was already laid, and Musgrave, who had just laid down the *Daily Despatch*, moving the glasses on the table to do so, had his attention drawn by a brilliant spark of light from the bottom of his glass. It was a fine morning, and a ray of sunlight striking the glass in this new position was reflected by a few drops of a brilliantly clear fluid at the bottom of the glass.

But for the ray of light this small quantity of fluid would have been unobservable.

Musgrave, without glancing twice at the thing, opened the *Morning Mirror*. The train had started now, and presently when the car attendant came along with the wine card Musgrave put the papers away and gave his order for a bottle of ginger ale. Trent ordered a bottle of Bass.

Then, whilst they waited, Musgrave complained of feeling cold.

"Yet the car's warm enough," said Trent, "stuffy, I call it. Maybe it's the change from Teneriffe, or you may have caught a chill. I'll

tell you what to do when you get to London, take some tincture of cinnamon; it's the finest thing out for a cold, cuts it short—I've been a doctor in my day and I know."

"Oh, you've been a doctor."

"Yes—never took my degree, but I studied for four years."

"Well," said Musgrave, "I don't think it's a cold; I think it's a touch of liver, maybe. Will you reach me down my overcoat like a good fellow?"

Trent rose up and took the overcoat from the rack above and handed it to Musgrave, who put it on.

Then soup was served, and the two men chatted whilst the meal progressed. Trent seemed in the highest spirits, yet it appeared to Musgrave's cool and critical eye that the gaiety of his companion was rather forced.

After the meal Musgrave and his companion returned to their compartment, and Musgrave took up his papers again, reading till they were near London, whilst Trent, who had bought a novel at the book-stall before starting, kept his eyes buried in his book.

On the platform at Paddington Musgrave noticed that something was wrong with Trent. His full colour had vanished and he had a dazed and stupid look.

"You don't seem well," said Musgrave.

"I?" replied Trent. "Oh, I'm all right, but

I've got the deuce of a headache, and spots keep going before my eyes."

"That's liver," said Musgrave with a laugh.

"Well, I must be off—good-day to you."

"Good-day," said Trent.

He followed the porter to the luggage-van and then, having collected his things, entered a taxi-cab. Musgrave watched him drive away.

Then Musgrave entered the taxi that his porter had hailed for him and gave the direction, Granville Mansions, to the driver.

He was deeply interested in Trent's condition, simply because when Trent had risen to reach the overcoat from the rack Musgrave had changed tumblers with him.

CHAPTER XXXI

MUSGRAVE had not troubled to cable. He was so used to going off and leaving Phyl and returning at unexpected times that the idea of cabling had never occurred to him. Besides, his mind was very full. Full of Archdale.

Archdale and his villainy held him in the grasp of a tremendous obsession. He was not angry now with Archdale; no more than the bullet is angry with the man towards whose heart it is travelling. He was going for Archdale under the influence of the impetus that with him took the place of passion. If the journey took him all his life he would not mind so long as he reached his object at last.

He knew nothing of Archdale's arrest and appearance before the magistrates at Bow Street that morning. He had arrived at Plymouth too early for the evening papers, and he had not seen the contents boards as he drove through the streets.

He stood now staring at the people before him.

"Father!" cried Phyl, running to him and embracing him.

"Why, it is Mr. Musgrave!" said Mrs. Spindler.

"I thought Mr. Musgrave had gone to South Africa?" said Lady Stornoway.

Musgrave, releasing himself from Phyl, looked from one to the other of the people who were crowding the room.

"Excuse me," he said. "I left my ship at Las Palmas and came back owing to a matter of business." Then, turning to Phyl, "What is the matter, and why are these ladies and gentlemen here, Phyl? What on earth is the matter with you?"

"Father," said Phyl, "I lost that money you gave me."

"Lost the hundred pounds?"

"Yes, someone must have picked my pocket. I didn't know what to do, so I answered an advertisement from two ladies and took them here to live with me as paying guests. They turned out to be thieves and have robbed everyone."

"Good God!" said Musgrave. "What are you saying?"

"She is saying the truth," put in Mrs. Spindler. "Poor unfortunate child, left alone here in this wilderness of a London—you ought never to have done it. Yes, I don't care, I am speaking common sense—you ought never to have done it."

"But, great heavens!" cried the unfortunate man, "she had lots of people to apply to—my solicitor——"

"I did," said Phyl, "and he offered to advance me money if I went to some of your friends and got them to guarantee I wouldn't lose it—and I didn't like to. I didn't like to trouble them."

The manager of the Mansions spoke up.

"If Miss Musgrave had told me," said he, "everything would have been all right. It is an unfortunate business, but it can't be helped. Now that you have returned, Mr. Musgrave, I am sure all will be smoothed out satisfactorily, and I think the less said about the business as far as Granville Mansions and Miss Musgrave are concerned, the better. Now, if you will excuse me, I will take my leave, and I daresay you will give me a look in at the office some time to-day. I am afraid these people who have imposed on your daughter will have put you to some expense. They had a motor car every day from the garage——"

"Everything that is to be paid I will pay," said Musgrave. "Yes, I will have an interview with you later."

The manager went out, and Mr. Bloomberg, the detective, and Lady Stornoway prepared to follow.

"I will ask you to hold yourself in readiness to give evidence against these people," said the detective to Phyl, "should we succeed in apprehending them. I must go into the case at once, and"—turning to Lady Stornoway and the jeweller—"I think it is better to keep the matter as quiet as possible. These people are part of a big

gang, and if the newspapers get hold of the story it will simply be playing into their hands."

He took his departure, followed by the two others.

When they had gone Mrs. Spindler turned to Phyl.

"Tell him," said she, indicating Musgrave, who had taken his seat in an armchair and was engaged in looking at his finger nails as if interrogating them.

Phyl knew at once the elder lady's meaning.

"Father," said she, blushing over face and neck, "I am engaged to be married."

"Engaged to be what?" said Musgrave, forgetting his nails and staring at his daughter.

"Married."

"To my nephew, James Chatterton," said Mrs. Spindler.

"Engaged to be married—but—but—why, you scarcely know him." He rose to his feet. "Do you mean Mr. Chatterton whom we met at the 'Cosmopolitan' that night?"

"Yes."

"Well," said Musgrave, "I am very sorry——"

He walked to the window, looked out, and then as if someone outside had prompted him, he turned on the two women.

"I am very sorry, but the thing's impossible."

"Impossible," said Mrs. Spindler, "and why, may I ask?"

"Just for this reason: he is the friend of a man

who has done me the greatest injury that one man could do to another. My daughter met him at that man's table, and I never can consent to her marriage with anyone connected with that man however remotely. It would poison my life."

"Do you mean to say you object to your daughter marrying my nephew because he met her first at Archdale's table?—for Archdale is the man you mean, I believe."

"I mean to say just that. It would poison my life—I cannot help this. He not only met her there, but he and that man are friends."

"Friends! They are no such thing."

"Father," put in Phyl, "you don't know James. He is not a friend of Mr. Archdale's. From the moment I told him all about that he turned against Mr. Archdale, and Providence has put in his hands something that will help you to get Junker's Kraal back."

"Tell your father about it," said Mrs. Spindler.

"I must be going, and if it's any comfort to you, if you haven't seen the evening papers, Archdale has been arrested."

"Arrested!" cried Musgrave. "For what?"

"Oh, nothing in particular. Swindling some poor unfortunate. He is to appear at Bow Street to-morrow."

Musgrave seemed stunned by this news, and no sooner had Mrs. Spindler departed than he turned to Phyl.

"When was Archdale arrested?"

"I don't know. I have heard nothing about it till now. Mrs. Spindler said it was in the evening papers. I have not seen them."

"Wait," said Musgrave. He rushed from the room. Chatterton, Junker's Kraal, everything was forgotten before the thought that the Law might be beforehand with him in the punishing of this man whom he had sworn to punish. In the hall he obtained an evening paper, and opening it plunged into the *affaire* Archdale.

CHAPTER XXXII

NEXT morning the precincts of Bow Street Police court were crowded with people, well-dressed people, loungers from the West End, business men from the City, women fashionably dressed, all drawn towards the last morning of a man's prosperity just as they would have been drawn towards the first night of a new play.

Musgrave had arrived early. Phyl's escapade, the bills he would have to pay and the bills he would probably have to pay on account of the doings of Miss Fox and Miss Trentham, all this was nothing to him before the thought of Archdale brought low by another hand than his own.

Phyl had told him of what Chatterton had said about papers incriminating Archdale, he had called on Chatterton last night, heard the story and obtained from him the address of Talbot at the *Plain Dealer* office.

He felt sure that here was a weapon only waiting to be bought.

By means of bribery and corruption he had obtained a place in the court. The place was packed though it wanted ten minutes to the opening of the proceedings, but there was no sign of Archdale.

Ah! here he came at last, through the glass swing doors, accompanied by his solicitor, laughing and talking with him, absolutely unconcerned, as though he had come as the spectator of another man's tragedy.

He took his seat at the solicitors' table and Musgrave watched him as he sat—the powerful shoulders, the massive head and neck, occasionally the profile as he turned his head, black beard, downcast nose, and intellectual forehead, clear-cut without a hint of indecision—the profile of an emperor and leader of men.

Then the door opened leading to the magistrate's room, the magistrate entered, took his seat on the bench and the proceedings began.

Musgrave suffered from a slight deafness which was always increased when he was excited. Now, listening, he could hear a few words and now, strain as he might, he could hear nothing, but he made out that there was a hitch in the proceedings. The prosecutor had not arrived.

The case was put back whilst the ordinary cases were proceeded with. A woman who had been found drunk the night before in Long Acre, a man who had stolen a pair of shoes, a wife-beater and a pickpocket were disposed of.

By noon, the prosecutor in the Archdale case not having appeared, a consultation took place between the magistrate, his clerk, the prosecuting attorney and the solicitor for the defence. They retired into the magistrate's private room, remained there for some five minutes and returned.

Musgrave could guess from the face of the solicitor for the defence that all was right with Archdale. The prosecutor had vanished and would be heard of no more. Many people in the court had guessed this from the beginning. Archdale had known it all along. He showed no exultation. With just the same calm and cheerful smile with which he had entered the court, he left it, Musgrave, unperceived, following close at his heels.

Outside, a dense crowd had gathered. The news that the case had fallen through had been published an hour ago. Men were hawking the evening papers through the mob. Their hoarse voices could be heard: "Breakdown of the Archdale case!" "Proceedings at Bow Street to-day," and shrill from the corner of the street, "All the Winners!"

The Archdale news was already old, and the serious business of horse-racing was already elbowing it aside.

Archdale stood for a moment on the steps of the court, gazing at the mob. For a moment he was not recognized, and then, just as a wave passes over the sea, a wave passed through the crowd. It surged towards the steps, and a shout went up

to Heaven, triumphant and jubilant, and a hundred handkerchiefs fluttered in the air.

Had Archdale been a race-horse and a winner, the enthusiasm could not have been greater.

He stood for a moment looking at the sea of faces, the waving handkerchiefs and hats. Then the "honk-honk" of a big automobile came as the car pushed its way to the steps and the great man descended the steps, shaking hands here and there, saying a word to this perfect stranger and a word to that, entered the car and was driven away.

Had he looked back, he would have seen Musgrave on the steps, lighting a cigarette and protecting the flame of the match from the wind with a veined and nervous hand.

CHAPTER XXXIII

MUSGRAVE, when he had lit his cigarette, took his way in the direction of the Strand. The nervous man who had sat all the morning watching in the police-court had vanished, giving place to a man filled with energy and life. He had now a double object before him: the recovery of Junker's Kraal and the prosecution of his private grudge against Archdale.

To an ordinary man the recovery of the property would have been everything. To Musgrave it was much, but not everything.

In the Strand he made his way in the direction of the offices of the *Plain Dealer*.

It was a quarter to one when he reached them, and passing up the dingy stairs, he knocked at the door over which was painted:

"Office of the *Plain Dealer*," and newly-painted in small letters under this:

"John C. Talbot."

Talbot was out at luncheon, the office-boy said.

"When will he be back?" asked Musgrave.

"Well, that all depends," replied the other.

"Have you an appointment with him?"

"No," said Musgrave, "I have not. But my business is urgent. Is there no one here I can see?"

As he spoke the door marked "Editorial," which had been ajar, opened, and a woman appeared.

Musgrave, to whom Chatterton had explained something of the inner workings of the *Plain Dealer* office, recognized her immediately as Miss Jennings.

"Mr. Talbot is out," said she, "and during his absence I am in charge. Can I do anything for you?"

Musgrave hesitated for a moment, then he made up his mind.

"Yes," he said. "If you can spare me five minutes I shall be glad."

She turned and led the way into the editorial room, closed the door and pointed to a chair, taking her place in the editorial chair and pushing some papers aside as if to make room for the new business.

"I think I have the pleasure of speaking to Miss Jennings?" said he.

"That is my name," she replied, rather surprised, "but I do not think I have ever seen you before."

"No," replied Musgrave, "but I think we have a mutual acquaintance in Mr. James Chatterton."

The name acted like an electric shock on Miss Jennings. She started in her chair.

"Ah!" she said, her quick mind taking in the situation at once, "You are the gentleman from Africa that Mr. Chatterton spoke to me about in connection with——"

"Certain papers."

"Yes—but Mr. Chatterton told me he did not expect your return for some months."

"Yes—but I left my ship at Las Palmas and I have returned long before the time I was expected. I went to South Africa to obtain certain information, but meeting a gentleman on board ship who was able to supply me with the information I wanted, I returned. Now, let me get to business. Mr. Talbot has some papers in his possession, and I am anxious that they should be placed in my hands. It is better for me to be explicit and not waste time. It is a delicate matter, and it brooks of no delay. When can I see Mr. Talbot?"

"Well," said Miss Jennings, "that all depends——"

"Excuse me," said Musgrave, "I don't think you understand me aright. This is not a matter on which I can wait Mr. Talbot's convenience. It is the other way about. I am not the seller of questionable and useless and dangerous papers. I am the buyer, and a buyer prepared to pay a good price. I haven't come to bargain nor have I come here to waste my time. Fix an hour to-day for an interview with Mr. Talbot, and I will

come with my cheque-book. Do not fix it, and I will go away, and you will see me no more."

Miss Jennings altered her manner at once.

"I did not want to delay you," she said, "or to put you to any inconvenience. Shall we say four o'clock?"

"No, four will not do. The banks close at four. You will want to cash my cheque to make sure of my *bona fides*. I will fix the hour myself. Two. I will be here at two."

"Very well, then," said she. "I will see that he is here at two, and I would like to point out to you that this matter is one of secrecy. You do not propose to bring a friend with you?"

"Oh, no," said Musgrave. "The only friend I would trust in this world is myself. Well, we will say two, then. I will be here."

He got up, bowed, and left the room. Miss Jennings heard the office door close on him. Then, gathering up her traps and putting on her hat before a little mirror with an advertisement of sanitary soap on its pane, which hung by the door, she picked up the famous bag and came out into the general office.

"James," said Miss Jennings to the office-boy, "look after the place till I come back, and if Mr. Judkins—you know, the man with long hair—comes, tell him that Mr. Talbot has been called to the country, owing to a family illness, and won't be back till the end of the week, and if he asks anything about the payment of his articles, say

that the cashier is not in. There's no one else likely to call, except Mrs. Marabout, that lady who made such a disturbance here the other day. Tell her again we don't and never do pay for unsolicited contributions. Don't let her sit down, for if she does, you'll never get her up."

Even as she spoke, the door opened and a stout and negligently-dressed individual entered.

He took off his hat.

"Excuse me," said he. "Is Mr. Talbot in?"

"No, he's out," said Miss Jennings.

"Out, is he? He seems to like an out-door life. Well, out or in, I must see someone."

"Well, you can see me," said the lady. "What can I do for you?"

"You can pay me for my contributions to the *Plain Dealer*. First, seventh and fourteenth of November. Six guineas—to say nothing of the postage-stamps I've used writing for it, and the time I have wasted calling here."

"I know nothing about that," said Miss Jennings. "You must apply to the cashier."

"Apply to who?"

"The cashier."

"With pleasure. Where is he?"

"He's out just now."

"Out just now? And when will he be in?"

"I don't know."

"Oh. Well, I'll tell you what. I'm out too. My landlady has turned me out, so I'll just camp here till I'm paid. Frauds! You are a lot of

frauds. You make your money jabbering about the wrongs of the poor, and you spend all your time in robbing them. Well, this place is comfortable enough for me, and well-warmed, and there's a couch. And here I stay."

He sat down on the old horse-hair-covered couch that was littered with piles of the *Plain Dealer*, put them on the floor, put up his legs, and, making a pillow of *Plain Dealers*, laid his head on it.

"If you stay there, the police will remove you," said Miss Jennings firmly.

"Oh, will they! If they do, I will tell the magistrate the whole circumstances of the business. Just call them in and if you want to remove me without the police, well, you can do so, and I'll prosecute you for assault. Here I stay till the money is paid."

Miss Jennings went out.

She could do nothing. Mr. Rumbold, for that was the gentleman's name, had played a trump-card. The *Plain Dealer* would never have dared to appear as defendants or prosecutors in such a case, simply because they were in the wrong, and the wrong was a hideous wrong and dared not be brought to light. Rumbold was right. The paper lived on the poor, whilst pretending to defend them.

In the street Miss Jennings took an omnibus, which landed her at Charing Cross, and from Charing Cross she hurriedly made her way to Wardour

Street. Here, at a small *café* at which he was always to be found at this time of day, Talbot was seated at luncheon.

There was no one else at the small table he occupied, and Miss Jennings, taking her seat at the table, placed her bag on it and drew off her gloves.

"Well," said Talbot, "what's the matter now?"

"He's come," said Miss Jennings. She refused the menu which the waiter presented to her. She was too excited to eat, but she helped herself to half a glassful from the bottle of Medoc on the table, filled the glass up with water, and took a sip.

"Who?" asked Talbot.

"The man, Chatterton's friend, and he's brought his cheque-book with him. He is returning at two."

"Oh, is he? Well, you know very well my opinion on the whole thing. Haven't you seen the papers? Archdale has got off. I tell you, you don't know Archdale. It's not that the man is a tiger, he's a fox as well.

"Well," said Miss Jennings, "if he is a fox, this man Musgrave is his match. You know I am pretty good at reading character. Well, I have never seen anyone like Musgrave. But you will see him for yourself."

"I will not. I wash my hands of the whole business."

"Well, then," said Miss Jennings, "I will do

it myself. But if you choose to act like that, please remember you will have none of the profit."

"I don't want any."

"I intend asking him five hundred for the papers. They are here in my bag. I haven't parted with them once. They are my perquisites, and though I was willing to share with you, that's all off if you decline to have any part in the transaction."

"I want nothing to do with it."

"Very well. There's all the more for me. He is coming at two, so that I may have time to cash his cheque before the banks close."

She rose to go.

"By the way," she said, "that man Rumbold has called, and he's in the office, lying on the couch. He says his landlady has turned him out, and he won't move till he's paid."

"D—n him!" said Talbot, flying into a sudden fury. "Call the police and have him chucked out."

"I threatened that, and he said that if I did, he would tell the magistrate that we hadn't paid him for his work, and all that sort of thing. You'll have to pay him."

She turned and left the *café*.

Talbot sat for a moment, then, hurriedly calling the waiter and paying his bill, he left the place and followed her down the street.

The word "cheque" had acted on him as the sight of raw meat might act on a hungry wolf. The words "five hundred pounds" had inflamed

the desire for money which was one of the main passions of his nature.

The thought of Miss Jennings capturing this small fortune, landing this huge fish and taking all the profit unto herself was sufficient to blunt the edge of fear as regards Archdale.

The relations between Talbot and Miss Jennings, whilst correct enough, were exceedingly intimate. She was indispensable to him; she knew most of his secrets; she kept off duns; she interviewed unfortunates like Rumbold; she read the proofs of the paper and was possessed of that fortunate member, an unfailing eye for printers' errors. She seemed to live mostly on sponge-cakes, ginger-beer and tea; and she took her salary when she could get it. If some inventor could construct a motor-car on the lines of Miss Jennings, and many another like her, a car that would run on ginger-beer and tea, do the work of a full-powered Daimler, run practically without oil, and steer itself as well as its owner, his future would be assured.

Talbot knew the value of this possession and, not being a fool, he humoured it.

At the corner of the street he overtook her.

"Look here," said Talbot, "I don't want to stand in your way over this business, if you're sure it's safe. I was thinking more of you than of myself. Maybe I'd better go with you to see fair play."

"I thought you'd change your mind," she said.

"I haven't changed my mind a bit, only for

the sake of the paper and yourself, I think it's better for me to be in the deal, if you *will* insist on it. I can tell better, too, when I have had a sight of this man Musgrave. Hasn't it occurred to you that he may be an agent of Archdale himself, sent to trap us?"

"It has—but he's not. He's come on his own business, and his business is the ruin of Archdale. And please don't go interfering and spoiling everything. I am the person who has the papers, and I am the person to carry the thing through."

They said no more till they reached the office. Rumbold, on the sofa with his huge back turned as if to the whole world and all its worries, was asleep.

Miss Jennings awakened him.

"Mr. Rumbold," she said, "here is Mr. Talbot. If you will go away now and return at half-past four, your money will be paid to you."

Rumbold sat up. He did not seem disposed to accept the assurance; he much preferred cash down, but seeing, at last, that the woman was in earnest, he took his departure.

Then Miss Jennings and her companion went into the editorial room to await the coming of Musgrave.

It wanted a quarter to two. Talbot seemed uneasy and restless. He walked about and smoked cigarettes and looked out of the dingy window at the dingy yard outside.

Miss Jennings was quite composed. She set

to work on some typewriting which she had left unfinished, and the click-click of the typewriter was the only sound to be heard with the exception of Talbot's uneasy movements.

There was something startling about the woman, who seemed soulless as the machine she was manipulating, who seemed to have no desires, who lived on the simplest fare and hugger-muggered through life ill-dressed, untidy, with a volume of Karl Marx in her green bag and all sorts of ill-digested theories in her brain, expending vast quantities of energy on behalf of Talbot. Ill-paid, never grumbling, a green shadow of the subfusc underworld of London journalism; impotent one would imagine, for good or evil, yet powerful enough to be the undoing of Archdale.

The hand of the clock over the mantel was on the point of two when a knock came to the door, and the office-boy announced Musgrave. Talbot, who had taken a seat at his desk, rose up to receive him. Miss Jennings rose up from the typewriting table and came forward.

"This is Mr. Musgrave," said she. "Mr. Musgrave, Mr. Talbot. Will you not take a seat."

Musgrave sat down.

"Miss Jennings has informed me of the reason of your visit," said Talbot. "It is in connection, I believe, with some papers of which you—er——"

"Of which Mr. Musgrave wishes to become possessed," said Miss Jennings.

"Exactly," said Musgrave.

"I do not know the exact nature of the documents," said Talbot. "My work in connection with the paper is purely editorial. Miss Jennings has care of the correspondence——"

"Miss Jennings knows exactly what I want," said Musgrave, grimly. "And what I want first is to see those papers. I will glance them through here at once if you will hand them to me, and may I point out that my time is valuable, and the least delay possible is necessary in this matter."

"Certainly," said Miss Jennings. "There is no objection to your looking at the things. I have them in my bag."

She took up her bag, opened it, and after fumbling for a moment amongst its contents produced the bundle.

Musgrave took it, put on his glasses, and opening it began to inspect the contents. As he finished each document, he laid it upon his knee.

He read each methodically and carefully, and when he had completed the business, he folded the lot, replacing the india-rubber band that bound them together. Then, for half a minute, he said nothing. He seemed plunged in thought, and the woman and the man watching him were struck by his appearance of complete detachment, as though he were quite alone with no one to watch him. At last he spoke :

"How much do you want for these papers ?"

"A thousand pounds," said Miss Jennings, promptly. Her eyes had been fixed on him all

the time during which he had been reading, and it was as though she had divined his thoughts and the importance of these things to him.

"A thousand pounds!"

"Yes, a thousand pounds."

Musgrave looked at Miss Jennings, then he glanced at Talbot, then at the shabbily-furnished room, as though he were glancing at it for the first time. He was a business man at bottom. Business had been his main occupation in life, and he was not a man to pay an exorbitant price for these papers.

"I will give you two hundred."

Talbot snorted.

"Two hundred," said he, "for those papers. Why, they are worth two thousand."

"I thought you said you knew nothing about them," said Musgrave. Then, ignoring Talbot and speaking to Miss Jennings:

"I will not give more. They are not worth that. They are worth exactly nothing. Where would you sell them? If I did not buy, you would have a long way to go to find a market."

"That does not matter," she replied. "I would sooner destroy them than let them go for nothing. Give me them back, please."

Musgrave did not give them back. He began to bargain. He offered three hundred, and, after fifteen minutes, finding that he could make no impression, he came to her price, the price she had fixed in her own mind all along—five hundred.

He wrote out the cheque, an open one, payable

to Talbot, who took it and cashed it and returned with the money.

"Excuse me," said Talbot, as Musgrave rose to go. "Now that everything is settled satisfactorily, may I ask what you intend to do with the papers?"

"That," said Musgrave, "is my business."

"You will, of course, keep this matter a secret."

"I can promise you that you will not be implicated in it."

"Well," said Talbot, "good-day and good luck to you."

He opened the door, and Musgrave took his departure, leaving the two harpies to divide the money between them as best they might.

He did not return to the flat till five o'clock, and he found there Mrs. Spindler and Chatterton. Tea was in progress, and he took a cup, leaving Phyl and Chatterton to their own devices whilst he talked to Mrs. Spindler.

She was still full of the Trentham and Fox business. Neither of the delinquents had been caught, and it was exceedingly likely that they never would be caught. The loss consequent on the theft of the jewels would, so she hoped and believed, fall upon the Stornoways.

"It may be unchristian to feel so," said the good lady, "but a little blood-letting will do that woman all the good in the world. Have you seen in the evening papers about Archdale?"

"No."

"He has been let loose again, let loose to prey

on Society. It's all in the *Globe*. Good gracious, what are we coming to ! What between suffragettes and Archdales, the world, if this sort of thing goes on, will become uninhabitable. You have cause to know something about that, and it all comes from James' foolishness and forgetfulness. I told him to warn you of the man. Well, there's no use in crying over spilt milk. The world is the world, and only the Almighty can alter it, and He doesn't seem disposed, and I suppose the man will go on with his evil courses unchecked."

"No," said Musgrave, "I don't think he will. There is a limit to everything, even to Archdale."

He would say no more, but just before Mrs. Spindler and Chatterton took their departure, he drew the latter aside.

"I have seen that man Talbot and the woman you spoke of," said he.

"Was it satisfactory ?"

"Well, that all depends. I do not think Archdale will say so. As for myself, nothing is satisfactory in a bad business like this. But I hope to recover my property."

"Well, there will be some satisfaction in that," said Chatterton.

"Not much ; property is a great burden. When I have finished this business, I shall leave London for awhile for some quiet place in the country. You must come down and see us there. I do not know how to thank you enough," he finished, speaking slowly and spacing each word, "for the

information you have given me. Now that you have done that for us, I would ask you to put the matter of Archdale from your mind. It is a painful one. You are engaged to my daughter, and I look upon the engagement with contentment, for, though you are a literary man, a business always precarious, as it depends on health and the caprice of others, still, I believe in you, and my daughter will, I believe, not come to you penniless."

He drew Chatterton over to where Phyl was standing talking to Mrs. Spindler and, with his hand on Chatterton's shoulder, said he :

"Phyl—Mr. Chatterton——"

"James," cut in Mrs. Spindler.

"James is coming down to see us in the country. I expect I'll leave London the day after to-morrow, when my business is done. I want to get some quiet place, where I can have a little peace. I think we will go to the Isle of Wight."

Musgrave and Phyl dined together quietly that evening, and went to the theatre.

"What are you doing to-morrow?" asked she, as they were retiring for the night.

"I have some rather important business to-morrow," said Musgrave. "It may keep me all day, but I am pretty sure it will be cleared off by to-morrow night, so you may as well get things packed. Yes, I think we'll make up our minds for the Isle of Wight. A man told me on the boat that the climate of Ventnor is better even than the Riviera at this season, and there's an hotel there,

the 'Royal Marine,' which he said was the best in Europe. So we'll wire for rooms to-morrow night, and be off the day after. London knocks my nerves to pieces—literally to pieces."

Phyl kissed him on the forehead.

"You are not worrying about that man Archdale?" said she.

"No," replied Musgrave, "I am not worrying about him in the least."

CHAPTER XXXIV

NEXT morning Archdale awoke and dressed and came down to breakfast in a very good temper with the world.

He had surmounted a great many difficulties lately, and saw nothing now but smooth water ahead. He was the most talked-of man in London, the best abused and the most popular. Great schemes, that had been held back by the frost of the surmounted difficulties, were now beginning to move again in his mind and to take bud. To give him his due, he was honestly a believer in most of his transactions. He had not set out to ruin folk in the Battersea Trust business. Circumstances in connection with the building trade had been against him. The thing was a speculation that had failed. His real criminality lay in the fact that he had no care at all for others, no thought for others. Widows, clergymen, spinsters, old people clutching their hardly-won savings, all these were food for his speculations; and he had

no more thought for their welfare or their ruin than he had for the welfare of the crocodiles that dwell on the banks of the Nile. Friendship did not move him, and Musgrave, who had saved his life, had been robbed more cruelly than the most unknown of the speculators who had invested in his worst wild-cat schemes.

He was not a robber by trade. He was a speculator; but he would rob if the robbery were perfectly safe, and if the plunder were worth his time and genius.

Yet this man had two soft spots in his heart, one for his wife and one for his child.

He was passionately fond of his wife. Proud of her, and fond of her.

When such a powerful mind gives itself to affection it surrenders itself to weakness. I doubt if you could have hit Archdale a really deadly blow except through this woman, who formed the weak spot in his armour.

All through their married life they had never quarrelled once, nor had he ever been unfaithful to her. She was a rather brainless and foolish woman, but he had no consciousness of her foolishness. She had none of his rascality. She knew nothing of business; he knew nothing of anything but business.

His power and personality made her his slave, her weakness and prettiness made him her servant. It was an ideal marriage. In other words, a perfect and unbroken illusion.

He sat down to breakfast alone. She always breakfasted an hour later. And whilst he breakfasted he glanced at his morning letters and the newspapers in which his secretary had blue-pencilled any references to himself. At ten o'clock he left the house and, getting into his car, drove to the office.

Here lay awaiting him all the business letters that had arrived by the morning's post, and also some private letters that had been sent to the office instead of to his private address. The latter were mostly congratulations on his triumph of yesterday. Most of them were from perfect strangers. These always pleased him. Archdale appealed to the Modern Public mind. The public that worships Jimmy Valentine and Raffles, the public that feeds its eyes on the Apache in his filthy dances, the modern London public that loves the crook, and sympathizes with the crook, and sentimentalizes over the crook, this public loved Archdale. He was the prince of crooks, and if he robbed people he was only in reality collecting his taxes. There were several love-letters from women, open and raw declarations of passion, and not from the women of the street whom everybody spurns, but from women well-to-do and in good society. Archdale's release had galvanized all the neurotics into life.

There were several begging letters and black-mailing letters. He put the begging letters in the waste-paper basket, and the blackmailing letters

into a pigeon-hole for his solicitor to deal with them, and he had nearly finished reading his correspondence when a clerk knocked at the door and announced the fact that Mr. James Musgrave had called and desired an interview.

"Show him in," said Archdale. He smiled as he went on with his letters. Musgrave had probably called to congratulate him.

When Musgrave entered Archdale rose from his chair and advanced with hand outstretched to greet him. Musgrave did not seem to see the outstretched hand, and Archdale, pretending not to notice the slight, turned and pushed a chair forward for his visitor.

Musgrave took his seat.

"I have called upon some very important business," he said. "I presume we are not likely to be interrupted, and that no one can overhear what I say?"

"No one," replied Archdale.

He knew instinctively and at once that Musgrave had discovered all about the Junker's Kraal deal, but he showed nothing of his feelings; bland and unperturbed he waited for the attack, sitting now in his desk chair which he had wheeled round, so that he might front his adversary. He had gone through worse than this often before—or so he vainly fancied.

"Have you seen Salamans lately?" said Musgrave.

"No," replied Archdale, "I have not seen him for some time."

"Ah, then he has not told you the news?"

"What news?"

"That Junker's Kraal is probably the richest diamond property in Africa."

"No—is that so?"

"It is—and I congratulate you."

"On what?"

"On the stroke of business you did with Salamans for an agent."

"What stroke of business?"

"Well, 'business' is rather a euphemistical term for it—but still, let's call it business—the business, then, of buying Junker's Kraal from me for an old song."

"I did not buy it."

"You lie."

Musgrave said the words without the slightest heat, and with his eyes steadily fixed on the eyes of Archdale.

Archdale rose from his chair.

"Thank you," he said; "and now, if you will allow me to hint the fact, I have a very heavy morning's work before me. That is the door."

Musgrave, with his eyes still fixed on the eyes of the man he had come to destroy, did not move. He saw that Archdale's anger was rising, and the cold passion of his hatred seemed to permeate his whole body. He seemed like a man drugged, and to move and speak under a volition not his own.

"Sit down," he said. "I have a very great deal to say to you, and in a very few words. You

have, indeed, a very heavy morning's work before you. Read those."

He took a bundle of papers from his pocket, and handed them to Archdale.

"They are not originals, they are copies. The originals are safe at my place under lock and key. I tried to write them in a very plain hand. I think you will find them legible."

Archdale took the bundle of papers, sat down, and opened them.

As he read Musgrave watched him narrowly. He showed no sign at all of his feelings, as he carefully read paper after paper, placing each when read on the desk beside him. No sign, if we except a slight fading of colour, such as a strong man might show from exhaustion on a very hot day.

When he had finished, he put the papers together and made a bundle of them.

"Where, may I ask, did you get these absurd statements from?" said he. "How much did you pay for them?"

"More than you paid in fees for your bigamous marriage to the unfortunate woman who goes by the name of your wife," replied Musgrave. Archdale sprang from his chair. Had any man in the world beside Musgrave said those words he would have been flung through the glass door into the outer office; but Musgrave, seated motionless and calm, and with his eyes still fixed on the other, held him at bay, simply by the force of his gaze, unwavering, cold and pitiless.

For a moment Archdale stood, erect, tremendous, and menacing. Then his anger broke down. He turned, put his hands to his head and walked to the window, looking out on the street. Musgrave watched him, waited, and was rewarded.

Archdale suddenly wheeled.

"I have met blackmailers in my time," said he, "but never anything like this. My property has been threatened, my person; that is nothing. But you—you have laid your finger on my wife. I cannot tell why I do not kill you."

Musgrave smiled. "If you killed me you would be hanged. If you could kill me without the chance of hanging, you would do so. Just as you robbed me of a fortune, so would you rob me of my life. I know you absolutely and utterly. You are a very small man, though you bulk big in the world. You are a thief, and I, what am I—? I am a man of honour. Never in my life have I gone back on my word. Never in my life have I played another man false. Never in my life have I betrayed another man in business, and never in my life have I sworn an oath that I have not fulfilled. And I have sworn to place those papers in the hands of Scotland Yard to-day before five o'clock. On one condition—that God is willing."

"God is willing!" said Archdale. "What talk is this? Here is a blackmailer talking about God!" He laughed harshly, but Musgrave did not seem to hear him. Musgrave was looking at his watch.

"My time is not my own," said he. "So if you will permit me I will bring this business to a close. If you don't know me as well as I know you, then it is the fault of your intelligence. I have come here not to blackmail you, simply to get my property back. The title-deeds of Junker's Kraal are in this office. Salamans never possessed them. Your agent, whom I met on the South African boat, told me the whole thing. You did not know that I went to South Africa. I did; but I did not complete the journey. I left the *Triton* at Las Palmas, having turned your agent inside out, and got all his secrets from him. Place those title-deeds on the table."

"I do not know what you are talking about," said Archdale.

Musgrave rose.

"Then our business is finished," said he. "Good-day."

He went towards the door, and was about to turn the handle when Archdale stopped him.

All at once it was borne in on that keen mind that he was standing face to face with Justice; not the justice of the Law Courts, but Themis herself, made visible in the form of Musgrave. He knew instinctively that Musgrave would do as he said, and would ruin him without pity or remorse.

"Wait," he said.

He went to a drawer in his desk, opened it, and took out a large envelope. He took out of the envelope the title-deeds of Junker's Kraal.

"Now," said he, "are you satisfied? Here is what you ask for. I hide nothing. I wronged you. Here is the transfer of the property by Salamans to me. Take them."

Musgrave took the papers and examined them carefully, replacing them in the envelope.

"Now," said Archdale, "give me in return the originals of those papers you showed me."

Musgrave looked up.

"You have quite failed to understand me," said he. "I am not a blackmailer. You return to me the property you stole from me, because I held you under those papers, just as a man might hold you under a pistol. I will not hand you up the pistol. It is not mine. It is God's. He must decide. If you prefer to take these title-deeds back, you can do so, and your ruin with them."

The perspiration stood on Archdale's face. He went to the door, opened it, glanced out as if to make sure that no one was listening, and then turned on the other.

"Can't you see," he said, "that these infernal papers, this pistol, as you call it, points not so much to me as at my wife? Can't you see that only for that, I would have called my clerks in to throw you out in the road, like the carrion you are?"

The effect of this ill-advised speech was electrical. Musgrave flushed, his eyes lit up, he became all at once twenty years younger. It was as if the hatred of Archdale had suddenly burst from a smoulder to a blaze.

"Can't you see," went on the unfortunate Archdale, "that you have brought me on my knees—yes, damn it—on my knees, simply because I want to protect my wife from this attack, which would be fatal to her?"

Musgrave made no reply. He had plenty of retorts to hand, but he did not use them. One does not jibe at the man one is about to crush in mind, body and estate.

"Have you finished?" he said.

"I have finished."

"Then call one of your clerks, and send for a District Messenger boy."

Archdale touched the bell, and a clerk appeared. In the course of five minutes, the messenger-boy arrived, and Musgrave, who had occupied himself in sealing and directing the title-deeds, rose up.

"I am sending this to my solicitor to keep," said he.

Archdale nodded.

Then, when the boy had gone, and the door was closed, Musgrave turned to the other:

"I have no cards to play you with," said he, "as I played with Cartwright. Besides, the cases are different. But I will give you a chance for your life."

"What do you mean?" asked the other.

"The toss of a coin," replied Musgrave, taking a sovereign from his pocket.

CHAPTER XXXV

PHYL, released from all her worries, happy, and in love, had started that morning on a shopping expedition. She had arranged to meet Chatterton at Selfridge's for lunch, and at one o'clock punctually, arriving at the restaurant, she found him waiting for her.

They had lunch together, visited a picture exhibition at the New Gallery, and returned to Granville Mansions to tea.

As the door of the lift opened, a lady, who had just descended, came out. It was Mrs. Archdale.

Phyl was not quite sure at first, for this woman who had just left the lift seemed much older than the woman whom she had met at the "Cosmopolitan." She was very pale, and had a fixed, extraordinary expression, the expression, one might suppose, of a person who has just received sentence of death.

"It's Mrs. Archdale," said Chatterton, looking after her.

"What on earth is the matter with her?" said Phyl. "Did you see her face?"

"I did."

They got into the lift, and Chatterton said no more.

Musgrave was in. He was writing in the sitting-room.

"Ah," said he, "you have come back. Well, I have made all arrangements for our leaving town to-morrow. You've got everything ready, Phyl, I hope?"

"Yes," replied Phyl. "There's nothing now but the packing and that won't take long. Father, we saw Mrs. Archdale getting out of the lift. She looked dreadfully ill."

"She called here," said Musgrave. "Her husband was in a bad way, I am afraid, but I can do nothing for her. Phyl, here is the address of the Ventnor hotel. Go down, like a good girl, and telephone for rooms. A suite facing the sea. Don't bother about terms. Get the best suite in the 'Royal Marine.' And, like a good child, look in at the Secretary's office and tell him we are leaving to-morrow. Tell him I will leave a few things here. When I come back to London, I will get a house. These flats are cramped places." He turned to Chatterton. "I have closed with Van Meers for a million, five hundred thousand. I thought for a moment of holding on, but I want to be free of business."

"Father!" cried Phyl. "A million! What for?"

"Phyl," said he, in a kindly tone, "will you just trot down, like a good child, and do what I told you. I want to have a word with James."

Phyl glanced at the two men. After the first moment of surprise, the truth came to her. It was Junker's Kraal. She remembered Mrs. Archdale's face. Archdale was beaten, then. She left the room jubilant, and when the door was closed, Musgrave turned to Chatterton :

"I have regained possession of my property, thanks chiefly to you. I will not forget what you have done."

"I ?" said Chatterton. "Oh, it was nothing—and the papers—what has become of them ?"

"They are in the hands of Scotland Yard."

"You are going to prosecute Archdale ?"

"Oh, no. The Public Prosecutor does that. Mrs. Archdale was just here. He sent her as a sort of ambassador. She knows nothing of his real villainy towards her, only the fact that he is done for. I gave him a chance, but Luck was against him." He fell into a reverie for a moment, turned in his chair, and began glancing over a book on the table.

It was a time-table of the trains of the South-Western Railway.

CHAPTER XXXVI

NEXT day, Chatterton came to Waterloo to see them off. As he came away from the station, the contents boards of the evening papers were exhibiting a fresh placard :

EXTRA EDITION.

DEATH OF MR. ARCHDALE.

He bought an evening paper, opened it with feverish haste, and read the facts.

The great financier had been found dead in bed that morning. Supposed cause, an overdose of chloral, which he had been in the habit of taking to combat insomnia.

In the train whirling towards Portsmouth, Musgrave, at peace with the world, was reading the financial columns of the *Times* with a contracted brow.

He was beginning to grapple with the frightful

legacy that Archdale, like an unconscious humorist, had left him.

A million and a half of money to be invested in a world peopled with Jim Larkins, Lloyd Georges, King Ferdinands and New York speculators. A financial world whose heart is London, that centre of modern Unrest and Freedom for false thinking.

THE END